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ABSTRACT

This document contains 73 performance-based modules for student use in high school home management and family economics courses. Each module is composed of an introduction for the student, a performance objective, a variety of learning activities, content information, a student self-check, recommended references, and an evaluator's final checklist. The modules are written so that they may be used for various modes of instruction (i.e., individualized, small group, entire class, etc.). Keyed to a teacher's guide, the student modules cover the following topics: values, goals, time management, energy, skills and abilities, human resources, decision making, planning, storage, activity centers, supplies and equipment, time on tasks, work simplification, body mechanics, motivation, work curves, routines, work responsibilities, management know-how, supervision, communication, life-styles, family crises, disasters, budgeting, recordkeeping, banking, credit, product information, fraud, shopping, catalogs, health and grooming supplies, lawn equipment, minor appliances, service contracts, consumer protection, income tax forms, purchasing a home, moving, home improvements, family transportation, vehicle maintenance, driving instruction, insurance, investments, retirement and death, home resources alterations and sewing services, child care services, doctors and lawyers, appliance repairs, and yard care. (KC)

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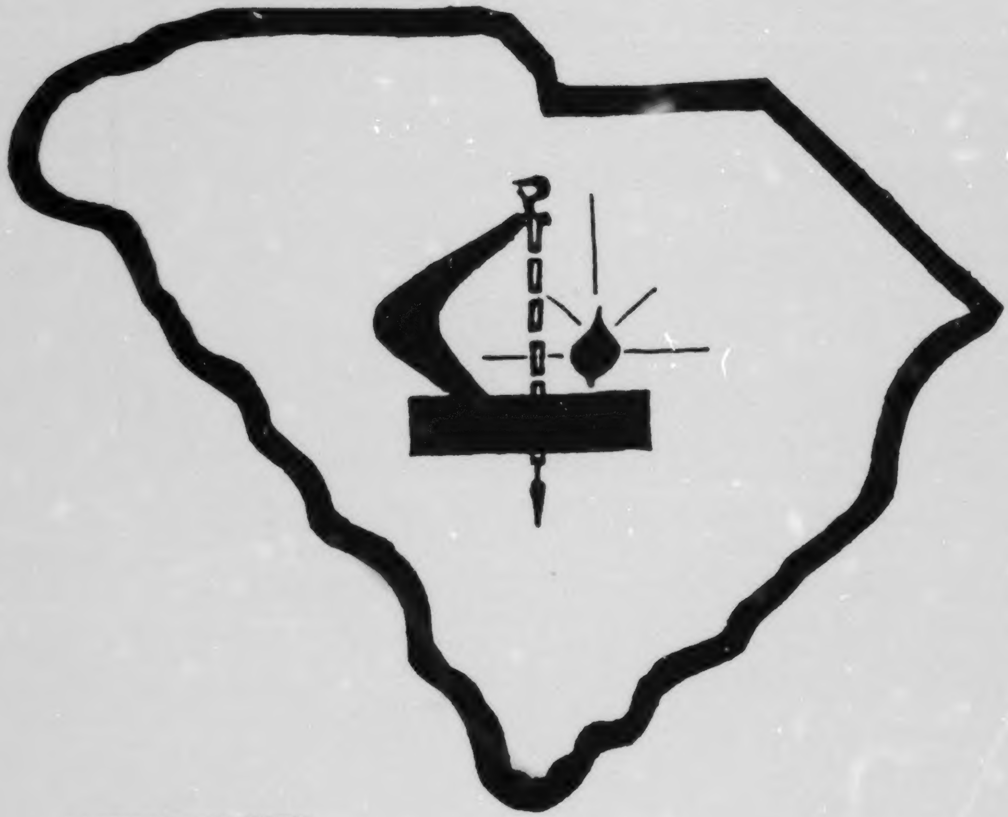
MANAGEMENT AND FAMILY ECONOMICS



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HOME ECONOMICS EDUCATION

MANAGEMENT AND FAMILY ECONOMICS

STUDENT MODULES

Home Economics Education
Program Planning and Development Section
Office of Vocational Education
South Carolina Department of Education

1985

SOUTH CAROLINA DEPARTMENT OF EDUCATION

Dr. Charlie G. Williams, State Superintendent of Education

Division of Instruction
Sidney B. Cooper, Deputy Superintendent

Office of Vocational Education
Dr. Moody M. Oswald, Jr., Director

Vocational Curriculum Development Section
Dr. Robert T. Benson, Chief Supervisor

South Carolina Department of Education: An Equal Opportunity Agency
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ACKNOWLEDGEMENTS

The **Homemaker** materials are the result of many hours of research and writing by home economics education teachers in South Carolina, Kentucky, Maryland and West Virginia.

The **Homemaker** project could not have been completed without the support and dedication of those teachers who participated in the field test and revision of both student modules and instructor's guides. A special thank you is extended to those teachers.

Vocational District I

Gayle Alexander
Ann Barmore
Barbara Bowen
Jane Bowman
Fay Campbell
Joyce Carney
Amy Clark
Sara Clayton
Carol Cook
Claire Edwards
Rebecca Fernandez
Jeanne Florence
Mary Hull
Annie Leslie
Margaret Lyles
Mary McGee
Penny Norman
Martha Patterson
Rachel Watts
Audrey Williams

Vocational District II

Gail Boyd
Sylvia Smith
Elizabeth Davis
Cleryl Felix
Eunice Fowler
Margit Giles
Lana Hefner
Lynn Johnson
Pam Jones
Linda Killingsworth
Cora Lester
Mary Lewis
Marilyn Lloyd
Brenda McCarty
Margaret Meetze
Brenda Shealy
Alice Walker
Mary Willis
Vickie Wilson

Vocational District III

Brenda Arnette
Flossie Barr
Nancy Beale
Eliza Blake
Mattie Bradford
Margaret Bradley
Charlotte Crosland
Judy Fleming
Mary Francis
Wyline Gamble
Elizabeth Giles
Lavenia Huggins
Vivian Johnson
Betty Livingston
Linda Lovell
Ethel Malloy
Sandra Perkins
Allison Stevens
Dora Washington
Sharol Wilkes

Vocational District IV

Barbara Belton
Mary B. Brown
Rose Butler
Elretha Campbell
Virginia Chapman
Anna Dreher
Jane Fulton
Mamie Goettee
Julia Jones
Constance Madigan
Sarah Martin
Wilma McCoy
Kaye Myers
Ola Lee Robinson
Beulah Salley
Ruth Shuler
Mary Ann Thompson
Cheryl Tibbs
Dorothy Way
Leila Williams

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Karen Brown, State Supervisor
Home Economics Education

Patricia E. Hoepfl, Consultant
Home Economics Education

Mary Etta Livingston, Curriculum Designer
Vocational Curriculum Development

PHILOSOPHY OF HOME ECONOMICS EDUCATION

In this ever-changing world with its constant development of knowledge concerning people and things, we are aware of a definite need for a continuously developing curriculum.

As our society changes, the family is the basic unit that functions to meet the needs of its members in order to produce healthy personalities and to prepare individuals for a meaningful existence in society. Changes require vision and intelligence to assist individuals in meeting changes. Some aspects of homemaking taught at the secondary level are felt necessary for everyone, including males and females.

Human relations and management are the two concepts that direct our teaching. The commonalities of the subject matter areas are the tools used to implement the concepts of human relations and management.

We believe that the competencies fundamental to family living are to:*

-- establish values which give meaning to personal, family, and community living; to select goals appropriate to those values.

-- create a home and community environment conducive to the healthy growth and development of all members of the family at all stages of the family cycle.

-- achieve good interpersonal relationships within the home and within the community.

-- nurture the young and foster their physical, mental and social growth and development.

-- make and carry out intelligent decisions regarding the use of personal, family, and community resources.

-- establish long-range goals for financial security and work toward their achievement.

-- plan consumption of goods and services -- including food, clothing, and housing -- in ways that will promote values and goals established by the family.

-- purchase consumer goods and services appropriate to an over-all consumption plan and wise use of economic resources.

-- perform the tasks of maintaining a home in such a way that they contribute effectively to furthering individual and family goals.

*Committee on Philosophy and Objectives of Home Economics, **Home Economics New Directions,** American Home Economics Association, 1959.

-- enrich personal and family life through the arts and humanities and through refreshing and creative use of leisure.

-- take an intelligent part in legislative and social action programs which directly affect the welfare of individuals and families.

-- develop mutual understanding and appreciation of differing cultures and ways of life, and cooperate with people of other cultures who are striving to raise levels of living.

We believe the home economics teacher should:

-- understand him/herself.

-- know home economics subject matter and skills.

-- be creative and enthusiastic and grow professionally.

-- provide opportunities for optimum development of students.

-- base the program on the needs and concerns of the students, school, and community by pupil-teacher-parent planning.

-- direct students into self-governed thoughts and actions.

-- include evaluation as an intrinsic part and a continuous process in the total growth of the individual.

INTRODUCTION

In 1979, South Carolina began participating in a joint curriculum development effort with the states of Kentucky, Maryland and West Virginia. The purpose of the four-state consortium was to develop performance-based instructional modules and instructor's guides in the home economics content areas of clothing and textiles, foods and nutrition, housing and home furnishings, management and family economics, and human development. The modules were based on tasks identified in the **Homemaker** V-TECS catalogs.

Each state assumed the responsibility of developing modules for one or two content areas. Agreement was reached with regard to the format and style of the modules. All materials developed were shared and field tested in all four states.

Eighty home economics teachers participated in the field test conducted in South Carolina. Workshops were held for the teachers to introduce the materials and review performance-based instructional strategies. Each teacher developed a curriculum/management plan and began using the modules within regular programs. The materials were tested for one semester under conditions found in the average classroom. Both teachers and students evaluated all modules.

Field test results compiled by each state were shared within the consortium. Teacher and student data were utilized as the basis for revising and improving the modules.

Each management and family economics module is composed of an introduction for the student, a performance objective, a variety of learning activities, content information, a student self-check, recommended references, and an evaluator's final checklist. The instructor's guide contains a listing of modules with suggested levels and courses for teaching, additional learning experiences, lists of supplemental resources and references, needed supplies, tools and equipment, and keys to student tests.

The modules are written so that they may be used effectively for various modes of instruction (i.e., individualized, small group, entire class, etc.). Teachers are encouraged to incorporate the modules into lesson plans and student activities as appropriate. The modules are not intended as a total replacement for other instructional strategies and/or resources. Rather, they are provided as a means of facilitating and enchancing performance-based instruction within home economics classrooms.

The following clarification of terms will help the teacher to achieve optimal use of performance-based curriculum materials.

Competency

A skill, either cognitive, affective, or psychomotor, which is required in life or in a vocation and which the student is expected to master and to demonstrate at the completion of the educational program is called a competency.

Performance Objective

A statement which gives direction to learning by communicating the intent or purpose of the learning is a performance objective. This is a statement of what the learner is able to do when he/she has successfully completed a learning experience.

In developing a course of instruction, performance objectives can be used in at least four major ways. First, stated objectives can help identify exactly what should be taught and force teachers to make decisions which should clearly define the goals of instruction.

Second, objectives aid in sequencing content within the course, and help the teacher select appropriate instructional techniques and materials. Third, stated objectives simplify the development of those measures that will determine the student's ability to perform tasks. The criteria for making judgments about the performance levels of students is determined prior to actual instruction. Finally, after a program (or course) has been developed and used in the classroom, the objectives provide a means of evaluating the success of that program.

Performance objectives are written for each task a student must perform in order to achieve competence in a skill area and must fulfill the following conditions.

1. Identification of the **terminal performance** which the teacher attempts to produce. (Terminal performance refers to the behavior the student must be able to demonstrate at the conclusion of a learning experience.)
2. Description of the important **conditions** under which the behavior is expected to occur. (Conditions refer to any and all limits or circumstances under which the student will perform).
3. Identification of a **standard, criteria,** or **level of acceptance.** (Level of acceptance refers to how well the student must perform the task/behavior in order to be classifie as having achieved mastery.)

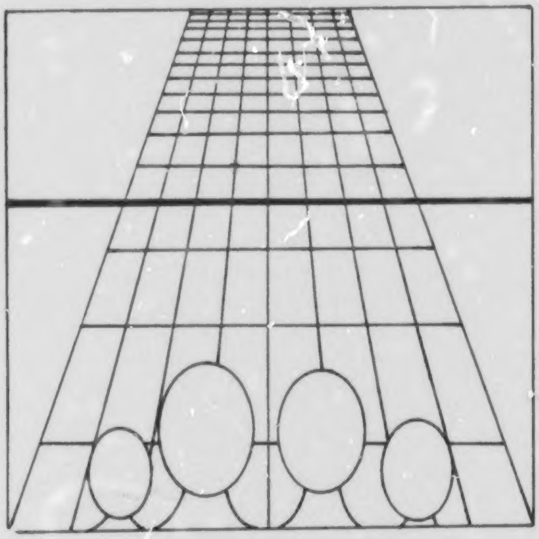
Learning Experiences

A series of activities designed to assist the student to master specific knowledge and skills is termed learning experiences. Because PBVE is student centered, all learning experiences ae written in terms of what the student should do. Student learning experiences dictate the teacher preparation and teacher activities which are necessary.

The **Management and Family Economics Modules** have been designed to promote an effective PBVE program. It is hoped that teachers will use this resource to expand performance-based instruction within home economics education.

MANAGEMENT AND FAMILY ECONOMICS

CLARIFYING VALUES



INTRODUCTION

Values are personal feelings that direct the way we act. Since values cannot be seen, we must recognize them in the way we behave. Some examples of values are freedom, love, honesty, comfort, health, money, fun, life, security, power, popularity, sleep, friends, clothes, peace, education, reputation, adventure and food. Values are reasons for action because they explain why people behave as they do. A person's attitudes, beliefs, interests, activities and goals show what values the person holds. In this module you will learn to clarify, or make clear, what values you have as a person and what your family values are.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify one family value and 5 personal values in a given case study and to place the values in order of their importance for each family member in a second case study.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, CLARIFYING VALUES.

LEARNING ACTIVITIES

1. READ Student Information, HOW TO DEFINE A VALUE. THINK about one of your hobbies and see if it fits the 7 requirements of valuing. If so, you probably value that hobby,

   and/or ______________________________.

2. READ about values in a reference provided by your instructor. ANSWER the following questions with one or two other classmates.
    a. What are some things you value?
    b. How does one acquire values?
    c. How can values be learned?
    d. Can one's values change?

    and/or ______________________________.

3. COMPLETE Student Self-Check, RECOGNIZING VALUES AND THEIR SOURCES.

4. COMPLETE Student Information, VALUE CHART. DISCUSS results with a classmate,

    and/or ______________________________.

5. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

HOW TO DEFINE A VALUE

Values are guides to the way we behave and believe. They come from our experiences. Each person has different values because we all have different experiences. We don't know what values are best for each person, but we do know what process is effective for obtaining values. In order to qualify as a value, something must satisfy all 7 of the requirements or steps in the process of valuing. The steps are:

CHOOSING:	freely from alternatives after thoughtful consideration of the consequences of each alternative
PRIZING:	Cherishing, being happy with the choice willing to affirm the choice publicly
ACTING:	doing something with the choice repeatedly, in some pattern of life

1. Choosing freely--If someone else tells you to choose a certain behavior it will not really be your value. A value that you are going to use to guide you must be from free choice.
2. Choosing from alternatives--A value can only result when you have a choice to make. To have a choice, you must be able to make a decision about alternatives.
3. Choosing after thinking about what could happen--You need to think about the consequences or results of each choice or alternative.
4. Prizing and cherishing--Values come from choices that you are glad to make.
5. Affirming--When you choose something freely from several possible choices, you will be proud to tell others about it.
6. Acting upon choices--When you have a value, it will show up in the things you do. You will spend time and money for your values. If something does not give direction to your life, it is not a value.
7. Repeating--When something becomes a value to you, it will show up over and over in your life. Values become a pattern in a life. We would not think of something that appeared once in a life and never again as a value.

Student Self-Check

RECOGNIZING VALUES AND THEIR SOURCES

Directions: Read the case study below. List at least 5 values that are shown in the study. List 4 ways people learn their values and give an example of how each is learned. Check your answers against those provided by your instructor.

Joe and Ed, both high school seniors, discuss their plans for the future. Joe hopes to be an attorney like his brother. Joe says his brother works in a nice office, earns a good salary, lives in a beautiful house and is always being elected to some office such as President of the Bar Association. Joe says he doesn't want to be stupid all his life and he'll need a college degree to make money. Besides, he is also looking forward to joining a fraternity while he's away at school and having a good time.

But Ed says mechanics make good money, too. They may not have a college degree but they're pretty smart and learning all the time, and he intends to be one of the best. He can hardly wait to start earning his own money so he can move out of his parents' home and be on his own.

Student Information

VALUE CHART

Choose 4 values. For each one, write how you, your family, friends and community feel about the value. Compare each group to see if they feel the same or differently about the value.

VALUE	ME	FAMILY	FRIENDS	COMMUNITY	SAME	DIFFERENT

Evaluator's Final Checklist

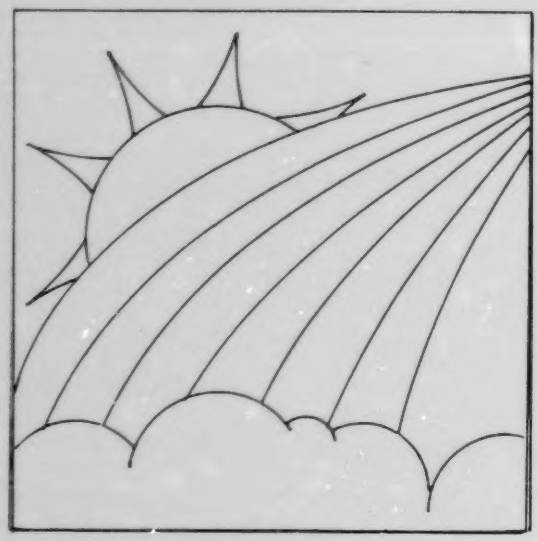
CLARIFYING VALUES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Identified 1 family value from case study.	( )	( )	( )
	Identified 5 personal values from case study.	( )	( )	( )
2.	Placed the values in order of importance for each family member in the case study.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SETTING PERSONAL AND FAMILY GOALS



INTRODUCTION

Goals are the aims you want to reach. Goals are set according to your values, desires and attitudes. Goals can be both personal (those you want to achieve) and family (those desired by a family unit).

In any family unit both personal and family goals will be found. You should be able to tell the difference between the 2. This helps the family members work together to achieve the goals they want. This module is designed to help you identify goals. You will learn to distinguish between personal and family goals and to rank them.

Before you start to work on this module, be sure you have completed Module MFE-1, CLARIFYING VALUES.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to answer with 80% accuracy the questions on an objective test about goals, their importance, and the part they play in one's life and given a case study you will be able to choose the most important family goal and write a conclusion that can be applied in other situations.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SETTING PERSONAL AND FAMILY GOALS.

LEARNING ACTIVITIES

1. READ Student Information, SETTING GOALS,

   and/or ______________________.

2. DISCUSS the relationship of goals to values. WRITE 5 goals you have and LIST the values you think influenced those goals,

   and/or ______________________.

3. READ about goals and their relationship to decisions in **Personal Perspectives** or another reference provided by your instructor,

   and/or ______________________.

4. LIST 3 goals you hope to reach by the end of the day. SEE if the goals are met,

   and/or ______________________.

5. COMPLETE Student Self-Check, SETTING GOALS.

6. INTERVIEW a person who has reached a goal you would like to achieve. Ask the person how important setting the goal was in achieving it,

   and/or ______________________.

7. COMPARE goals of 2 of your favorite TV families. DISCUSS them in class,

   and/or ______________________.

8. READ Student Information, GOALS AND FAMILY LIFE,

   and/or ______________________.

9. HOLD a buzz session with some classmates on the topic, "How do personal goals relate to family goals?" SUMMARIZE conclusions. ASK instructor to evaluate,

   and/or ______________________.

10. MAKE a mobile or collage symbolizing your personal and family goals. DISPLAY in the classroom,

    and/or ______________________.

11. LIST 10 of your most important goals in life. RANK them in order of importance to you from the most important to the least important. DISCUSS your conclusions with someone who knows you well,

    and/or ______________________.

12. INTERVIEW your parents about goals they have for the family. LIST and RANK them from the most important to the least important. DISCUSS with your family,

    and/or ______________________.

13. COMPARE the lists of your personal goals and your family's goals for similarities and differences. DISCUSS the results with your family, instructor, or other person,

    and/or ______________________.

14. VIEW a family television show and LIST personal goals of the main character and the whole family. DISCUSS in a large group how these are alike or different,

    and/or ______________________.

15. WRITE a story about a family in which one or all members have the goals listed in Student Information, GOAL CHECK. ASK a friend to read the story and complete the chart. DISCUSS the answers and REVISE the story if not clear,

    and/or ______________________.

16. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SETTING GOALS

In order to set goals for yourself, you need to understand yourself, your opportunities, and your sources of help. The choices you make in classes, in books and music, in friends, in activities and clubs, and in the kind of work you get after school will all help you reach the goals you want.

You should decide the kind of person you want to be. Do you want to be capable, thoughtful, friendly, and dependable? Set these as goals to work toward. Some of the goals you might want are a successful career, a good education, a happy marriage, good friends, or a particular talent, such as musical ability, developed to its fullest extent.

The things you learn in school and your social activities combine to help you develop your goals. The way you shape your life between your twelfth and twentieth birthdays is very important to your future life style and job choices.

When considering a lifetime occupation, think about whether you like to work with people, ideas, or things. All work is important, both to you and to society. Everyone needs some kind of job because work is a part of successful living.

Many new jobs have developed during your lifetime. There are also many other jobs from which you can choose. Choose a job you like and that you can do well. Choose your job by setting goals to work for and not by accident. The satisfation you find in your job will affect all areas of your life.

Because goals are constantly changing, we think of them in terms of time. Long-range goals are those which may take months or years to achieve. We give most of our time and energy to achieve them. Careers are usually long-range goals.

Middle-range goals are those which are checkpoints along the way to long-range goals. They bring some satisfaction and also help you become motivated to reach your long-range goals. If your long-range goal is to become a doctor, a middle-range goal might be to work part time as a nurse's aide or orderly.

Short-range goals are those goals that we consider stepping stones to the long-range goals. They might be a series of goals like exercising each day to firm up the body. This would reach a long-range goal of a healthier body.

Student Information

GOALS AND FAMILY LIFE

Families are made up of 2 or more people living together. Each of these people has goals which may be like those of the other people in the family. Often, however, they are different.

When families enjoy doing things together, the family members will often have goals that are alike. They may all like camping, sports, and cooking. They may plan a weekend of camping as a family goal, or they may plan a family dinner where each family member makes a different dish for the meal. Another family goal may be for all of the chidren in the family to graduate from high school. These are goals that all the family members have agreed on and work toward.

When family members have personal goals that differ from the family goals, there can be conflict. The family members then need to be able to make compromises that all members can be satisfied with.

Student Self-Check

SETTING GOALS

Listed below are long-range goals which you or a friend might make. For each one, write down 2 short-range or middle-range goals which you might set in order to help you reach the long-range goal.

1. A hairdresser with your own shop
2. A doctor or nurse
3. A teacher
4. A good parent
5. A physically fit adult

Given 3 examples of personal goals and 3 examples of goals that a family might have.

Student Information

GOAL CHECK

Directions: Write a story in which one or more persons have the goals listed below. Then have a friend read the story and fill out the chart. There should be checks for each item in one of the first 3 columns. In the last column use the code: 1--Very Important; 2--Important; 3--Fairly Important; and 4--Least Important. Discuss the answers and revise the story if it is not clear. Turn the results in to your instructor.

GOAL	PERSONAL	FAMILY	BOTH	IMPORTANCE
To own a car				
To graduate from school				
To make good grades				
To be a cheerleader				
To be healthy				
To buy new records				
To get a job				
To have friends				
To get married				
To go to the prom				
To own a home				
To be attractive				
To have lots of dates				
To get a driver's license				
To redo the bedroom				
To buy new clothes				
To be happy				
To save money				
To live in a nice neighborhood				

Evaluator's Final Checklist

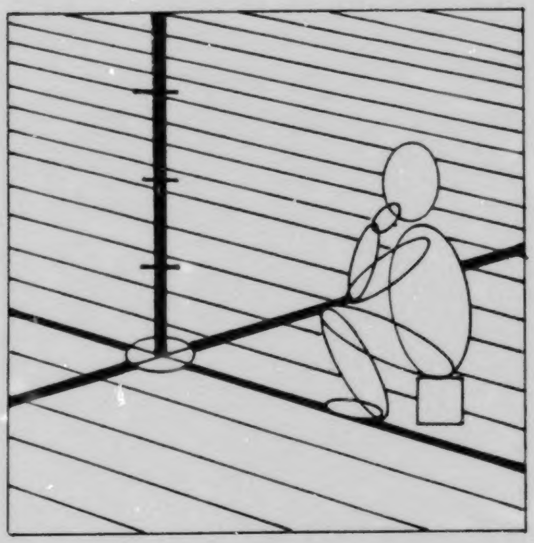
SETTING PERSONAL AND FAMILY GOALS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Answered objective test items.			
a.	( )	( )	( )
b.	( )	( )	( )
c.	( )	( )	( )
d.	( )	( )	( )
2. Explained satisfactorily how goals relate to values.	( )	( )	( )
3. Identified 7 goals from case study.	( )	( )	( )
Identified each goal as personal or family.			
4. Ranked personal goals for each family member in order of importance.	( )	( )	( )
5. Chose the most important family goal and wrote a conclusion that could be applied in other situations.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

RANKING GOALS



INTRODUCTION

Goals are important to help you reach where you want to go. You need to know the difference between long and short-term goals and how to weave them together to reach both. You need to be able to tell realistic from unrealistic goals and easy from difficult goals. In this module you will learn how to distinguish long-term from short-term goals and the degree of difficulty and realism of goals.

Before you start to work on this module, be sure you have completed Modules MFE-1, CLARIFYING VALUES and MFE-2, SETTING PERSONAL AND FAMILY GOALS.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify short-term and long-term goals and you will be able to rank them as to degree of realism and difficulty.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, RANKING GOALS.

LEARNING ACTIVITIES

1. READ Student Information, SETTING LONG AND SHORT-TERM GOALS. DEFINE long-term goals, short-term goals, and middle-range goals. COMPARE your definitions with those of another student,

   and/or ______________________________.

2. REVIEW a movie you saw recently. IDENTIFY the short-term goals which were needed to reach the long-term goals in the movie. SHARE your answers with the class,

   and/or ________________________.

3. READ about ranking goals in **Personal Perspectives,** pages 44-46,

   and/or ________________________.

4. CHOOSE a long-term goal that you have. LIST the steps needed to reach that goal. COMPARE answers with those of another student,

   and/or ________________________.

5. READ about the life of a public figure you admire. How did the short and long-term goals of this person work together so that both were reached? PREPARE with a friend a short interview-type skit to present to the class, pointing out the person's goals and how the person reached them,

   and/or ________________________.

6. ROLE PLAY with another student the parts of "Live for Today Tilly" and "Live for Tomorrow Tom." Each should try to change the other's point of view to some degree,

   and/or ________________________.

7. COMPLETE Student Self-Check, RANKING GOALS.

8. LIST some long and short-term goals that are important to you. SEE how many can be woven together so that you can reach some of both kinds. CHECK to see which goals were left out. If these were very important to you, TRY to find a way to work them in. DISCUSS your results with your instructor,

   and/or ________________________.

9. DISCUSS in class why the following goals may not be realistic.
   a. Become a movie star
   b. Marry someone rich
   c. Go to Florida for the winter
   d. Move to a tropical island by yourself,

   and/or ________________________.

10. RATE the following goals as high, medium, or low in difficulty of achievement. TELL the entire class why you rated each goal as you did.
    a. Another car for the family
    b. Pass a history test
    c. College education
    d. Tape deck for your room
    e. Summer family vacation at the beach
    f. Lose 20 pounds of weight,

    and/or ________________________.

11. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SETTING LONG AND SHORT-TERM GOALS

It is important to be able to rank goals in order according to whether they are long-term or short-term or somewhere in between. We need to know how hard they are to achieve or carry out and how realistic they are.

Goals change over time as we obtain our wants and needs and have no more use for the goals. We think of goals in terms of time; long-range, middle-range and short-range goals. Long-range goals are those that we want to achieve someday. We will give the most of ourselves to reach them. Career goals are in this group. Short-range goals are those that we set along the way to the long-range goals. If we want to pay for a college education, we might set aside money each week to save for it. These weekly goals are short-range.

In between long and short-range goals are the middle-range goals. These are those goals that are checkpoints along the way to long-range goals. If you want to be a nurse, this is your long-range goal. Being a candy striper is a middle-range goal.

Goals that are too hard or too easy to reach should be avoided. They will make us frustrated. We should set goals that are reasonably hard to reach. If your goal is to be rich, this is difficult to reach and is also not a realistic goal. This means that it is not likely to be reached.

Student Self-Check

RANKING GOALS

Directions: On a sheet of paper classify the following goals as either short or long-term. Check your answers with those provided by your instructor.

1. To buy the latest issue of your favorite magazine
2. To buy a new school jacket
3. To buy a tape deck for your room
4. To get a "B" in English for the term
5. To buy a new family car
6. To purchase new bedroom furniture
7. To be a doctor or a nurse
8. To try a new hair style
9. To buy a birthday present for your mother

Evaluator's Final Checklist

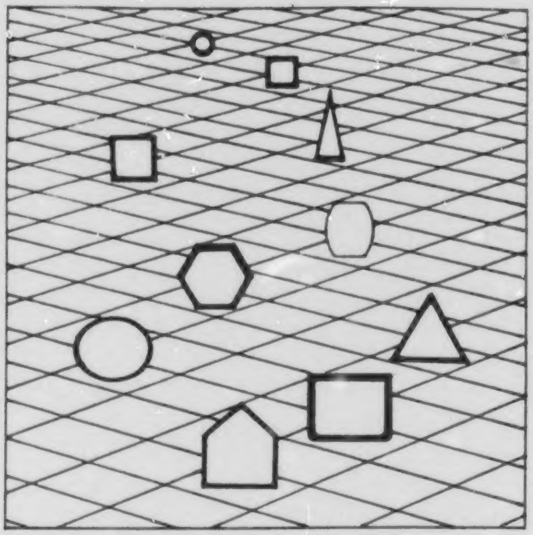
RANKING GOALS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 10 goals from case study.	( )	( )	( )
Identified all 10 goals as long-term or short-term.	( )	( )	( )
2. Chose longest-term goal and listed 5 steps needed to reach the goal.	( )	( )	( )
3. Told whether long-term or short-term goals are given more attention in a series of 4 situations.	( )	( )	( )
Told what could be done so that both long and short-term goals could be achieved.	( )	( )	( )
4. Rated goals according to their difficulty of achievement and realism.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ADJUSTING GOALS



INTRODUCTION

Life is an ever-changing series of events. In order to adapt to these changes we must be able to set goals and be able to change them when needed. When you are deciding on goals it is possible to come into conflict with yourself and others as to which is the best goal to set. In this module you will learn to work out satisfactory solutions when goals are in conflict and to be able to see a need for new goals to replace them.

Before you start to work on this module, be sure you have completed Modules MFE-1, CLARIFYING VALUES; MFE-2, SETTING PERSONAL AND FAMILY GOALS; and MFE-3, RANKING GOALS.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module you will be able to recognize goals which are in conflict and suggest ways goals can be altered to accommodate changes in family life.

CHECK-OUT ACTIVITY

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ADJUSTING GOALS.

LEARNING ACTIVITIES

1. READ Student Information, CHANGING GOALS. ANSWER the following questions in class.
   a. Why do a person's goals sometimes conflict? Give examples.
   b. Why do family goals sometimes conflict? Give examples.
   c. Why do goals of different family members conflict? Give examples.
   d. What can be done about these conflicts?

   and/or ______________________.

2. ROLE PLAY in class the conflicts discussed in Activity 1,

   and/or ______________________.

3. ANSWER as a class the following questions about the role plays in Activity 2.
   a. What was done when a person's own goals conflicted?
   b. What was done when family goals conflicted?
   c. What was done when different people's goals conflicted?
   d. What was the effect on other goals?
   e. When no compromise could be reached, how were decisions about goals made?

   and/or ______________________.

4. READ **Personal Perspectives,** pp. 48, 53-54, about setting your own standards and establishing your prioriities. DISCUSS with a classmate,

   and/or ______________________.

5. DISCUSS with 2 or 3 other students the questions, How do circumstances alter goals? and How does age affect goals?

   and/or ______________________.

6. COMPLETE Student Self-Check, CHANGING GOALS.

7. THINK about your career goals at age 5, 10, and now. If your goals changed, DECIDE why,

   and/or ______________________.

8. INTERVIEW 8 to 10 people of various ages using Student Information, INTERVIEW SHEET. COMPARE your findings with those of at least 5 other students,

   and/or ______________________.

9. READ Student Information, JUDY AND JACK. LIST all goals which are met or changed. LIST new goals set later in life. COMPARE your notes with those of another student,

   and/or ______________________.

10. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

CHANGING GOALS

As we grow, we change. Our goals and values change. These changes can cause conflicts within us and with our family and friends.

Some conflicts that you might have are between loyalty to your friends and your family, or between loyalty to your friends and honesty. What do you do if you see a friend stealing? What if your family has a certain amount of money to spend on either a vacation for the whole family or repairs to the house?

When these conflicts occur, decisions must be made. If the decisions are made with well-thought-out choices from among the alternatives available, then good results will happen. Otherwise, there may be breakdowns in relationships between people and families or friends, or frustrations within people. Being able to manage these conflicts in goals with wise decisions contributes to the solution of the problem or conflict.

Being able to adjust the standards that you have is important. If you want to go to a ball game with your friends, but you have homework due, you must make the decision about which is important to your values and goals. You may need to be flexible and make adjustments in one of these. Which one of these takes priority over the other?

Student Self-Check

CHANGING GOALS

Directions: Answer the following questions. Check your answers with those provided by your instructor.

1. Why do goals sometimes need adjusting?
2. How do people adjust goals?
3. Why do standards need adjusting?

INTERVIEW SHEET

Name ________________________________

Age ______15-20 ______ 20-30 ______ 30-40 ______ 40-50 ______50-65 ______ 65 and older

1. What big goals have you achieved?

2. What new goals took their place?

3. Why is it important to set new goals when old ones are met?

Student Information

JUDY AND JACK

Judy, 21, and Jack, 23, are newlyweds. They live in a furnished trailer. Judy has another semester of college left before she can begin working as a teacher. Jack works for the bank in town as a teller. He hopes to advance in the bank. They are saving for the day when they can buy their own home and furnishings. They eventually hope to have 2 children after they are settled, and some day buy a home at the beach for summer vacations.

Judy, now 33, and Jack, now 35, bought a small two-bedroom house in the suburbs. It is near the school where Nancy teaches and their child attends. Jack is now the credit manager of the bank and enjoys his work. They plan to have no more children, and are presently saving for their son's college education. They are also paying on their home mortgage.

Judy, now 50, and Jack, 52, are still living in the small home in the suburbs. Their son has graduated from college and is working and living on his own. Judy and Jack are looking forward to retiring early. They plan to sell the house and move to Arizona, where they will buy a small trailer.

Evaluator's Final Checklist

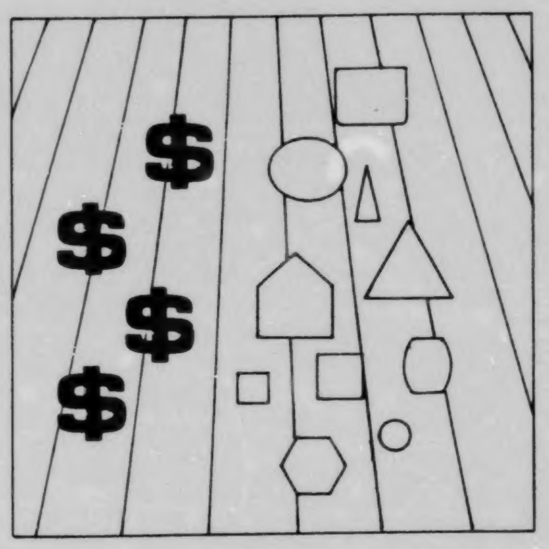
ADJUSTING GOALS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Identified goals which were in conflict in each of the 5 case studies.	( )	( )	( )
	Stated what should be done abut the conflict in in each case study.	( )	( )	( )
2.	Listed all goals which were met in case study.	( )	( )	( )
	Classified each goal as met or changed as the story proceeded.	( )	( )	( )
	Listed new goals set later in the life of the family.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

MONEY AS A RESOURCE



OBJECTIVE

When you finish this module, you will be able to identify resources as human or non-human and you will be able to identify 5 factors affecting the use of money.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, MONEY AS A RESOURCE.

INTRODUCTION

Resources are a part of everyday living. There are several types of resources. There are natural, human, and material or non-human resources. In this module you will learn what, how, and why resources are important and the way in which they relate to your everyday life. You will learn about money as a resource.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, RESOURCES. Answer the following questions in class.

   What are natural resources? Give 2 examples. What are human resources? Give 2 examples. What are material or non-human resources? Give 2 examples,

   and/or ____________________________.

2. READ Student Information, MONEY AS A RESOURCE. EXPLAIN to a classmate why money is considered a resource,

3. COMPLETE Student Self-Check, MONEY AND RESOURCES.

4. READ about resources and money in a reference provided by your instructor,

   and/or ____________________.

5. EXPLAIN to a classmate how you would spend $2,000 if you were given it. How would you use the money as a resource? COMPARE answers with those of other classmates,

   and/or ____________________.

6. PREPARE a collage of magazine pictures that illustrate sources of money that are available to you. DISPLAY in classroom,

   and/or ____________________.

7. PLAY the game Monopoly. Why is money a resource in this game?

   and/or ____________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

RESOURCES

Resources are all the things we have to help us reach our goals. There are human and non-human resources and natural resources. Natural resources include air, water, soil, sun, forests, wildlife, and minerals. Non-human or material resources are all the goods and equipment and the money which will buy these things for us. Human resources are abilities, skills, and those personal qualities we have which help us achieve our goals.

Our natural resources provide us with energy, heat, clothing, and many other things. Some of our natural resources are disappearing because we are using them too fast, like oil, gas, and other sources of energy.

Material resources may include natural resources along with goods and equipment. Most material resources come from natural resources. Wood makes houses and furnishings. Soil, water, and sun furnish food. Products we use are made of minerals. Money is also a material resource.

Human resources include talents, skills, intelligence, creative abilities, aptitudes, and the relationships we have with other people. Human relationships are important because they help us get along with other people. They also include time and energy which help us reach our goals.

Student Information

MONEY AS A RESOURCE

Money is often a source of problems when we do not have enough or do not manage it well. Money is a valuable resource because it can buy goods or services. It can be used poorly or well.

Your goals will affect your attitudes toward money. The harder it is for you to get, the less freely you are likely to spend it. Often, people who grow up in families where money was plentiful may feel that money is not important. On the other hand, people who struggle to get money just to live may consider money more important.

People must consider how they will get the money they need and how they will manage it to reach their goals.

Most people in the world work to earn the money they have. People who have planned to use their money well have been able to save money and use it to earn extra money through interest or rental from property.

Through careful planning and money management, you can make your money work for you. It is a valuable material resource.

Student Self-Check

MONEY AND RESOURCES

Directions: On a separate sheet of paper, answer the following questions. Compare your answers to those provided by your instructor.

1. What determines the way you spend your money?
2. List 3 resources that people use.
3. Define human, non-human, and natural resources.

Evaluator's Final Checklist

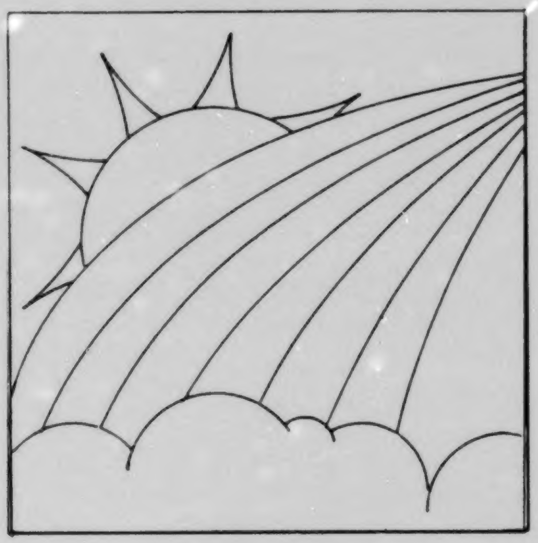
MONEY AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified at least 12 words in the word scramble.	( )	( )	( )
Classified each word as human or non-human.	( )	( )	( )
2. Listed 5 reasons why money can be considered as a resource.	( )	( )	( )
Listed 5 factors which determine how money will be used.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

TIME AS A RESOURCE



OBJECTIVE

When you finish this module, you will be able to record the value of 5 household tasks and you will be able to list 5 factors affecting how time is used.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, TIME AS A RESOURCE.

INTRODUCTION

Time is one of our important resources and the only one we all have in equal amounts. Time is a resource because you can decide how you will use it to reach the goals you set. In this module you will learn to recognize the market and non-market value of time as a resource. You will learn to explain those factors which determine how time is used.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, TIME AS A RESOURCE,

   and/or ______________________________.

2. PREPARE a bulletin board for the class. It should be divided into 2 categories; marketable time activities and nonmarketable time activities,

   and/or ______________________________.

3. CHOOSE 12 tasks from the TASK LIST, Student Information, while working in groups of 3 or 4 students. DETERMINE the market value of each task where you live by checking the classified section of the newspaper, interviewing people, etc. SHARE the information with your class,

   and/or ______________________.

4. COMPLETE Student Self-Check, PERSONAL ACTIVITIES WHICH HAVE A MARKET VALUE.

5. LIST the activities you do on a school day and a Saturday. NAME at least 1 thing that affected the amount of time you spent on activities. SHARE your findings with the class,

   and/or ______________________.

6. SURVEY at least 10 people and ASK: a) What would you do if you had all the time in the world? b) What would you do if you had only 15 free minutes a day? COMPILE the results and ANSWER the following questions.
   a. What was the most frequent response? How many?
   b. What difference did the sex of the person make in the response?
   c. What difference did the age of the person make in the response?
   d. What difference did you note between responses to the different questions?

   DISCUSS your findings with other students in the class,

   and/or ______________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

TIME AS A RESOURCE

Time is one of our most important resources. What we do with our time has much to do with the quality of our lives. Time is a resource because you can use it to reach the goals you have set.

We are not usually free to plan and carry out activities as we want. There are restrictions on our time. There are inflexible events, such as going to school at a certain time, that we cannot change. If you start a job before you go to school, you may have to quit before you are finished to leave for school. Another time restriction is the stop start nature of some activities. This is especially true in homemaking, where you may have to stop doing a task to care for a child or prevent an accident. Another restriction on time is the arrangements you have for certain jobs. Having to get out all your sewing supplies before you can sew means that you may not sew as often as you would if you could leave your supplies out and could sew when you had a few minutes. Our own preferences can be a time restriction. We use more time for jobs we enjoy.

Restrictions on time can be an advantage. They can force us to change activity sometimes and keep us from getting tired.

Some of us seem always to be behind with our activities. Others seem to be able to follow a schedule and have everything done on time. A time schedule will help us organize our activities or day but we need to understand what a time plan can and cannot do. A time plan will help us organize our jobs in a logical way by thinking ahead. It cannot speed up the rate at which you work.

A detailed time plan works best for some people, while a broad, general one works better for others. A time plan can be mental or written.

Time has value. For the homemaker there are 2 ways to consider the value of time. The market value of time includes those duties, tasks, or responsibilities that have a monetary value. The value is what others would pay to have these duties, responsibilities, or tasks done. The non-market value of time is time that is used to produce satisfaction for oneself or for others rather than to earn money.

Student Information

TASK LIST

Directions: List the average rate of pay for performing the following tasks or jobs for 1 hour. You may look in the classified section of the newspaper, interview people, etc. to find this information.

TASK OR JOB	HOURLY PAY	TASK OR JOB	HOURLY PAY
1. Wash dishes		14. Garden	
2. Mow lawns		15. Answering service	
3. Rake leaves		16. Supervise playground	
4. Work at fast food establishments		17. Work with govt. youth programs	
5. Carry out at grocery store		18. Give piano or guitar lessons	
6. Babysit		19. Bellhop	
7. Make beds		20. Painter	
8. Pump gas		21. House cleaning	
9. Wash cars		22. Stock clerk	
10. Run errands		23. Waitress	
11. Repair bicycles		24. Janitor	
12. Pet sit		25. Do laundry	
13. Pick up mail for business or for elderly people		26. Other	

Student Self-Check

PERSONAL ACTIVITIES WHICH HAVE A MARKET VALUE

Directions: Determine what activities you do each week that have a market value. How much would you earn if you were paid for these activities? How much do you save by doing these activities yourself? Show your results to your Instructor.

Evaluator's Final Checklist

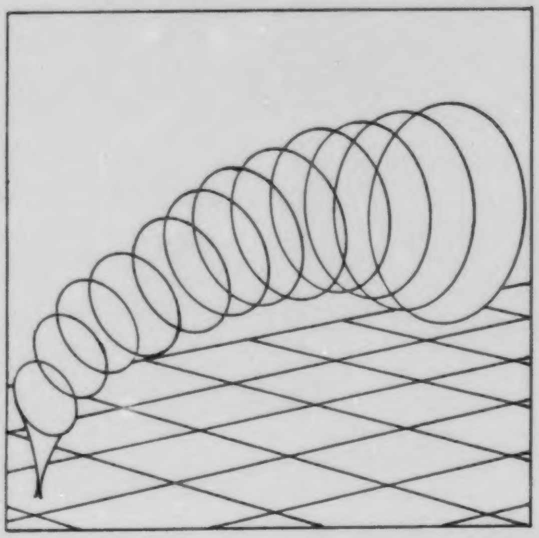
TIME AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed at least 5 tasks/duties and correctly computed the market value for each.	( )	( )	( )
2. Correctly listed five factors that affect how time is used.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ENERGY AS A RESOURCE



INTRODUCTION

Whatever you are doing, awake or asleep, you are using energy. Your personal energy needs depend upon your age, your sex, the climate, your state of health, and how active you are. In this module you will learn the difference in the amount of human energy that is available.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVES

When you finish this module, you will be able to identify 2 types of human energy and list 4 factors that affect energy.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ENERGY AS A RESOURCE.

LEARNING ACTIVITIES

1. READ Student Information, HUMAN ENERGY,

   and/or ______________________________.

2. MAKE a poster showing people using energy in everyday activities. PUT your poster on display for other students. DISCUSS with other students those examples which show energy being used as a resource,

   and/or ______________________________.

3. READ Student Information, MANAGING HUMAN ENERGY,

   and/or ______________________________.

4. Complete Student Self-Check, MANAGING HUMAN ENERGY,

   and/or ______________________________.

5. CONDUCT a survey by asking at least 5 different people questions about leisure time activities. COMPILE your answers and COMPARE with those of other students. See Student Information, LEISURE TIME ACTIVITIES,

   and/or ____________________________.

6. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

HUMAN ENERGY

Energy is "the ability to do work." Energy is needed for any kind of work. The energy that comes from our bodies is called human energy. You need both physical and mental energy to do any kind of work. Physical energy is the kind produced by your muscles. It comes from the oxidation of food in your muscles. Mental energy is a good state of mind.

Sometimes when you say you don't have the energy to do something, you may be talking about mental or emotional energy, sometimes called pep or vitality. When we talk about our energy resource, we are talking about both physical and mental energy. The 2 kinds are very different. We can measure physical energy in units of heat called calories. Mental or emotional energy cannot be measured in specific units.

Different kinds of activities require different amounts of physical energy or calories. Sitting does not take as many calories as exercise. Different people need varying amounts of physical energy depending on age, size, speed of activity, and the state of their emotions.

We refer to both physical and mental energy when we talk about energy as one of the human resources included in work capacity. To work you need the energy that is produced from food by your muscle activity and you need the energy that comes from your state of mind.

Muscles that are not used often are not in good condition to produce energy when you need it. If you don't use energy for something, this does not necessarily save it for something else. When you eat more energy food than you need, it is stored in your body as fat.

We cannot save mental energy. You either have a feeling of being alert and ready to start or you don't. You may have this kind of energy for some tasks and not for others.

Instead of trying to save physical or mental energy, it is more important to learn how to use and protect all of the body systems that make up the physical resources for activity. Misuse of your muscles and bones, eyes and nervous system, and circulation can result in fatigue and perhaps in permanent damage.

Student Information

MANAGING HUMAN ENERGY

Proper management of your human energy prevents physical fatigue. It is harder to measure psychological fatigue which comes from boredom and frustration. This kind of fatigue can result in a dislike of work and in reduced output of work.

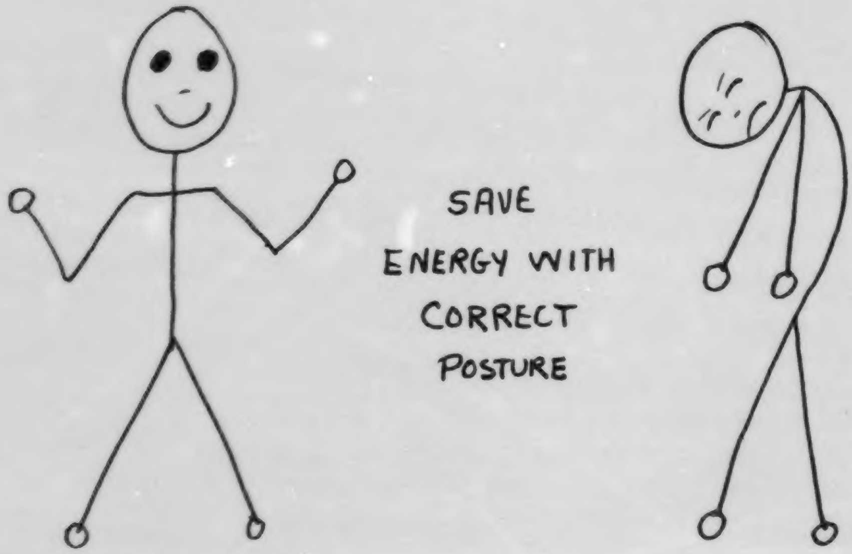
Your family has many resources to manage. Energy is just one of them. In order to manage resources, a family must make decisions. To do this a family must know about a family's resources.

The principles of energy vary with age. Teaching about energy management is easier with a teenager than with a child.

Using the correct posture in your daily activities can save energy. It can also prevent strain on certain parts of the body.

The importance you place on energy depends on the satisfaction it brings you. Do you have time for all the activities you would like to do? Is there time for school and community activities, family activities, church activities, hobbies, your personal development, and leisure time activities?

Learning how to manage the energy you have will help you have more.



Student Information

LEISURE TIME ACTIVITIES

Directions: Ask at least 5 different people the following questions about leisure time activities.

1. What leisure time activities do you enjoy doing?
2. Do these activities make you tired?
3. If they don't, why not?

After you have completed the survey draw a conclusion about what fators may cause tiredmess; what factors may prevent it.

Student Self-Check

MANAGING HUMAN ENERGY

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. Define energy.
2. What is physical energy?
3. What is mental energy?
4. List 4 factors that affect energy.

Evaluator's Final Checklist

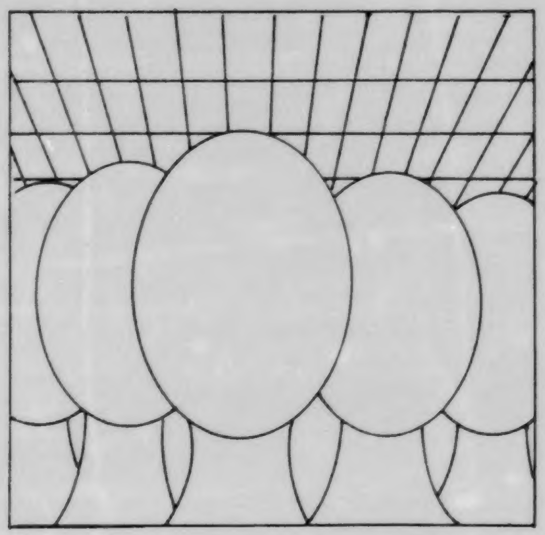
ENERGY AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly named 2 types of human energy and gave an example of each.	( )	( )	( )
2. Correctly listed 4 factors that affect energy.	( )	( )	( )
3. Correctly explained why leisure time activities can make one less tired than work activities.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SKILL AND ABILITY AS A RESOURCE



INTRODUCTION

When you know what your interests and abilities are, you will be in a good position to choose a life's work that will be satisfying and rewarding. Your first step is to investigate yourself. In this module you will learn the value of skills and abilities in performing work and producing satisfaction.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify skills and abilities of family members in a case study and tell if the skills produce satisfaction, perform work, or both.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SKILL AND ABILITY AS A RESOURCE.

LEARNING ACTIVITIES

1. READ Student Information, USING SKILLS AND ABILITY,

   and/or ______________________________.

2. Complete Student Self-Check, SKILLS AND ABILITY.

3. INTERVIEW at least 5 classmates to learn what activities they do in their leisure time. WRITE a newscast, telecast or newspaper article to advertise the skills and abilities your classmates enjoy,

   and/or ______________________________.

4. HOLD a brainstorming session. ASK students to list their skills and abilities. CLASSIFY each according to its value in performing work, producing satisfactions, or both. DISCUSS results with the whole class,

   and/or ____________________________.

5. CHOOSE a task and PREPARE a humorous slide or filmstrip presentation or bulletin board illustrating the advantages of having skills and abilities,

   and/or ____________________________.

6. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

USING SKILLS AND ABILITY

Skills and ability are part of your human resources. A skill is the ability to do something well. Skills are developed through practice. If you learn a saleable skill now it can help you become economically independent, because you will always have something you can do to earn a living. Examples of skills are painting, sewing, mechanics, cooking and carpentry.

Skill and ability both have the same meaning. An inborn ability is called an aptitude. We have different aptitudes. Some people work well with machines. Some are good at math. We say they have a mathematical aptitude or ability. Some people are good at words or languages. We say they have a verbal aptitude.

If you learn what you can expect to do well, you can make better decisions about your education and job. There are tests to help you do this.

A deep aptitude toward something is called a talent. Some people have an ear for music or an eye for color. Talents are developed by training and practice. You should indentify your talents early so that they can be developed.

The nonhuman resources, such as machines, cannot function alone. They need our skills, knowledge, and other human resources to work. If we increase our human resources, such as skills and abilities, we can make our nonhuman resources more useful. Skills and abilities help us have better results from the things we do.

Student Self-Check

SKILLS AND ABILITY

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. What is a skill?
2. What is another name for ability?
3. Name 2 types of abilities.

Evaluator's Final Checklist

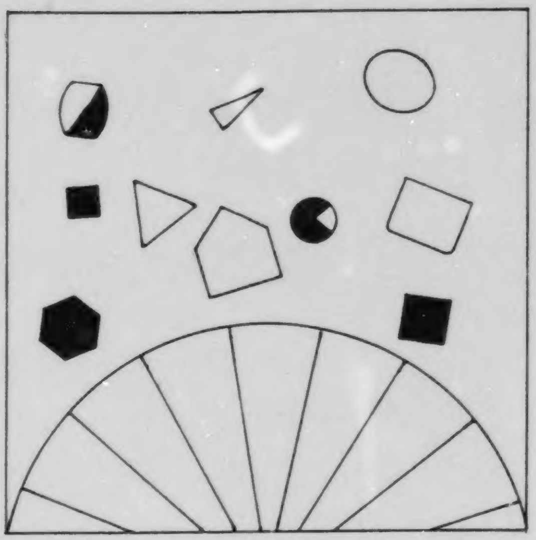
SKILL AND ABILITY AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 2 skills for each person.	( )	( )	( )
2. Correctly identified skills that perform work.	( )	( )	( )
3. Correctly identified skills that produce satisfaction.	( )	( )	( )
4. Correctly identified skills that both perform work and produce satisfaction.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

CHOOSING RESOURCES



INTRODUCTION

We have many resources that we can use in reaching our goals. These resources include personal or human, such as skills, knowledge, talent and ability; economic, such as money, goods, property and credit; temporal or time; and environment, such as community, institutions and natural surroundings. We must be able to assess our resources to learn which ones are best suited to reach our goals. We must also be able to substitute one resource for another if the need arises. In this module you will learn the best resources to use in meeting your goals and how to substitute one resource for another if you need to do so.

Before you start to work on this module, be sure you have completed Module MFE-5, MONEY AS A RESOURCE.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select resources which enable one to reach a goal using the principle of opportunity cost.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, CHOOSING RESOURCES.

LEARNING ACTIVITIES

1. READ Student Information, CHOOSING RESOURCES. DISCUSS in class,

   and/or ______________________________.

2. DISCUSS the idea of opportunity cost in class. Give the opportunity cost of possible actions you might take for 3 choices you are considering now,

   and/or ______________________________.

3. READ Student Information, CASE STUDY: SALLY. DETERMINE the opportunity cost of each resource and choose the best resource or combination of resources,

   and/or ____________________________.

4. ROLE PLAY situations in which personal satisfaction and/or preferences outweigh the differences in cost in choosing resources to meet goals,

   and/or ____________________________.

5. COMPLETE Student Self-Check, CHOOSING RESOURCES.

6. THINK about how you have substituted one resource for another. DISCUSS with a classmate,

   and/or ____________________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

CHOOSING RESOURCES

When choosing resources, there are factors you should remember. One is that resources are limited. If you keep using a resource for one purpose, it will be used up and won't be available for another purpose. This is especially true for time and money.

Resources such as skills and knowledge are not limited in this way, but are limited by the time we have to use them. Skills are limited in the amount or quantity you have.

Resources are interchangeable. You can substitute one for another. If you can't sew, you may pay someone to sew for you or if you can't afford to buy a dress, you may be able to make one.

Resources are also interchangeable because you can use them for alternate purposes. You can use money to buy food to give you pleasure, or you might save it to buy something you need. You might spend all of your time keeping house, or you might sell part of it by working for someone else.

Another factor you should remember about choosing resources is the opportunity cost. This is the principle that if you get one thing, you can't get something else. You can not buy all of the things you would like to buy. If you want to buy one thing, you may have to give up something else. You may give up a record you want in order to see a ball game because you have limited resources and can't do both. You may have to give up a movie because you need the time to study for a test. Your opportunity costs are the record and the ball game. Your resources are limited, so you should consider the opportunity costs when you are planning to use them.

Student Self-Check

CHOOSING RESOURCES

Directions: On a separate sheet of paper, answer the following questions. Check your answers with those provided by your instructor.

1. What is opportunity cost?
2. Why are resources limited?
3. How are resources interchangeable?

Student Information

CASE STUDY: SALLY

Sally wants the house painted. A painter would do the job for $50 a day and figures it would take 6 days to finish the job. Sally could paint the house but it would take her 12 days to do it. Sally makes $30 a day at her own job. Sally's brother said if she decided to paint the house he would help paint for 3 days at $30 a day. Sally figures that would cut her own painting time down to 8 days.

1. Figure what it would cost if Sally painted the house by herself (multiply the number of days it would take times her lost income).
2. Figure the total cost if Sally's brother helps. (Multiply the number of days it would take if he helps, times her lost income. Add what she would pay her brother.)
3. What would it cost to have a painter do the job?
4. Which would cost the least?
5. To find the opportunity cost for the best use of Sally's time and the second best use, subtract the best use from the second best use.
6. What is the best use of Sally's time?
7. Check your answers with those in the key.

KEY

1. $30 x 12 days = $360
2. ($30 x 8 days) + ($30 x 3 days) = $330
   $240 + $90 = $330
3. $50 x 6 days = $300
4. Getting a painter
5. $330 - $300 = $30
6. Sally should continue working at her job and hire a painter.

Evaluator's Final Checklist

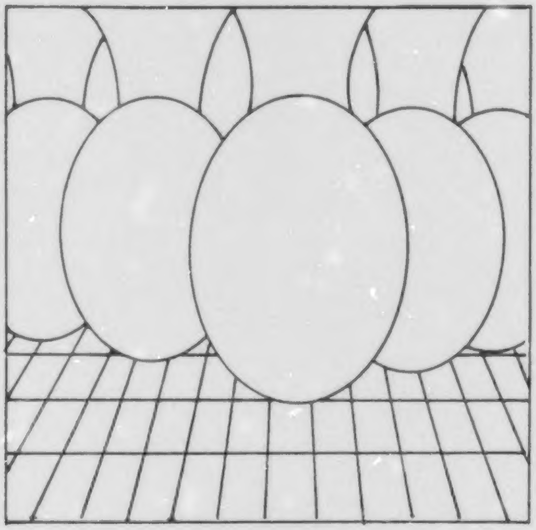
CHOOSING RESOURCES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Stated the opportunity cost of following the least productive course of action for each of 5 situations.	( )	( )	( )
2. Stated in which of the 5 situations you would choose the second best alternative.	( )	( )	( )
3. Classified resources as scarce, abundant, or available in average amounts in the case study.	( )	( )	( )
4. Listed 4 resources which can be substituted for scarce resources.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

HUMAN CAPITAL AS A RESOURCE



INTRODUCTION

Human capital includes any resource that you have as a person, for example, your time, skills, energy, and others. Human resources are a part of every human being. What you do with your human resources can make a difference in your achievements in life. In this module you will learn to recognize the value of human capital in achieving goals and how to develop human capital to meet goals.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify human capital as a resource and you will be able to explain how human capital affects the achievement of goals.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, HUMAN CAPITAL AS A RESOURCE.

LEARNING ACTIVITIES

1. READ Student Information, HUMAN CAPITAL. DISCUSS with the rest of the class,

   and/or ____________________.

2. DEBATE with a classmate the topic "Investment in human capital influences satisfaction,"

   and/or ____________________.

3. MAKE a list of goals with a classmate which would need human capital to achieve. DISCUSS ways in which human capital helps achievement of these goals,

   and/or ____________________.

4. COMPLETE Student Self-Check, HUMAN CAPITAL.

5. INTERVIEW a guidance counselor or expert on career education. DETERMINE what kinds of training are available besides college. How would this kind of human capital affect your earnings?

   and/or ______________________________.

6. READ Student Information, DEVELOPING NEW SKILLS AND ABILITIES,

   and/or ______________________________.

7. LIST personal skills and abilities you would like to develop,

   and/or ______________________________.

8. DISCUSS with a classmate a plan to learn a skill or to develop an ability that would take a short amount of time. REPEAT with a skill or ability that would take a longer time to develop,

   and/or ______________________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

HUMAN CAPITAL

There are 3 terms that you should know when talking about human capital. The first is, of course, human capital. This term refers to your personal assets or qualities that have the power to increase the other resources. An example is your ability to earn money.

Human resources are what a person has within him/herself that will help meet the demands made of the person. Examples of this are energy, skill and intelligence.

Human energy is the power that people have to do work.

We all have goals that we want to reach. Whether or not you reach your goals may depend on the amount of human capital you have. Look at the following situations.

1. Rod would like to be able to travel more than anything. He doesn't like to rough it, however. Therefore the cross country trip he would like to make is out of the question since he does not earn enough to do more than just live from payday to payday. He quit school in his junior year so there is not much chance of getting a better job.

   The amount of money you can earn affects the goals you can reach.

2. Peter finds he doesn't like his present job. He is secretary in a large business firm. The equipment is old and the boss is grouchy. Peter decides he would like to have a secretarial job that involves some travel. He knows he will be able to get a different job easily because he had good training.

   Getting a job you like better is easier with more human capital.

3. The Millers would like to move to Arizona. Betty has asthma and the climate here makes it worse. Her husband, Sam, has a steady job which he is afraid to give up. He has learned his job pretty well but knows that it will be hard to get similar work elsewhere.

   Moving to a new location is easier if you have more human capital.

4. Carole works in the engineering department of a utility company. She is a high school graduate and got on-the-job training when she started 20 years ago. Now it gets to her that engineers who have degrees but no experience get moved up ahead of her. They can veto her suggestions even though she knows more about some matters than they do.

   How far up you can move depends on the amount of human capital you have.

5. Michael was a floor nurse at the local hospital. When he got on the job he found he just did not like shift work. Finally, he decided to work for the health clinic which was an 8:00-5:00 job. He likes this much better.

   More options are open when you have more human capital.

Education and Human Capital

A fact of life is that people usually are paid what they are worth to employers. Generally, the more education people have, the more pay they get. People who become educated are making investments in themselves. Going to school, then, is an investment in human capital or an investment in human beings. Usually, the longer you go to school, the more skills you learn. You may become a better thinker and you may become a more responsible person at work. Going to school, however, does not automatically guarantee you a higher income. If you decide on a field where there is no demand for your services, you may not be able to get a job.

Besides getting an education, you can invest in yourself by reading and practicing skills or you can learn on the job. One of the major ways individuals improve their knowledge and skills is by on-the-job training.

Investing in yourself requires careful planning. You must invest in yourself in a way that increases your ability to do a job well, and in an area that is in demand. You must try to predict future needs as well as present ones, so that the job you learn does not become obsolete or outdated as something else takes its place.

Figures on average lifetime earnings for different levels of education show that people with 4 years of college will earn over $500,000 more in a lifetime than people with 8 years of grammar school. People with 4 years of college will earn over $225,000 more than people with 4 years of high school. Besides this, people who attend college are exposed to more kinds of life styles and people, their tastes change, etc. Each individual must decide if these aspects of learning have value for the individual's human capital.

Other examples of human capital are time and energy. The way they are used will increase or decrease human capital. Investing in one's education, skills, and abilities by using one's time and energy is like putting money in a savings account—it will increase the more it is used.

Student Self-Check

HUMAN CAPITAL

Directions: On a separate sheet of paper, answer the following questions. Check your answers with those provided by your instructor.

1. Define human capital.
2. Define human resources.
3. Why is education important as human capital?

Student Information

DEVELOPING NEW SKILLS AND ABILITIES

Developing a new skill or ability takes time, work, and practice, but it can add greatly to your human capital. Anybody can develop a skill or ability. Some skills take a great deal of effort, but a skill can be developed. Learning a skill that can be marketed can add to your income and help prepare you for economic independence. Having a talent for something and developing the skill to do it well can lead to a successful career. Some people have natural talents for music or sports and can develop their skills in these fields so that they are in demand. Other people like to work with cars and can develop their mechanical skills so that they are successful mechanics. Other people like to work with children and either get a college education in that field or develop skills in working with children by working with a day care center or other child care agency.

To help you learn how people develop skills and abilities, talk to people you know about their skills and abilities. Learn how they developed them. Use the questions below as guidelines when talking to these people about their skills and abilities.

1. Do you have a skill?
2. How long did it take you to develop the skill?
3. What basic experiences or skills are needed to begin with?
4. Is knowledge of materials and/or products needed? If so, what?
5. Do you anticipate any problems? If so, please describe them.
6. What preparation or training is needed?
7. Is special equipment required? Please list.
8. Is further training needed on a regular basis?
9. Please describe in detail how your skill was developed.

Think about a skill you would like to have. How would you go about getting it? What kind of training would it take? Would you be willing to put forth the time and effort it would take?

Evaluator's Final Checklist

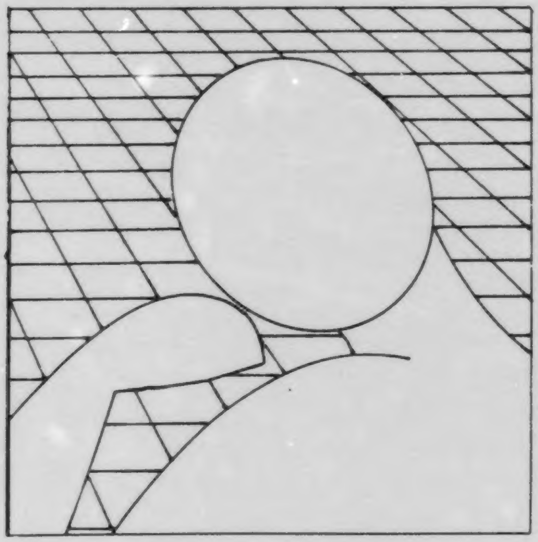
HUMAN CAPITAL AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 3 goals which need human capital in order to be achieved.	( )	( )	( )
2. Listed and explained 3 ways that the amount of human capital that is available will influence whether goals are reached.	( )	( )	( )
3. Identified a goal to be reached and a skill or ability needed to reach the goal.	( )	( )	( )
4. Developed a plan for learning the skill or ability.	( )	( )	( )
5. Demonstrated the skill satisfactorily.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

TYPES OF DECISIONS



INTRODUCTION

Every day you have many decisions to make. Your skill in making these decisions will affect your ability to handle the problems of life. One step toward increasing your skill in making decisions is to understand the ways in which decisions are made. In this module you will learn to identify types of decisions.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify the type of decision made in 3 case studies.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, TYPES OF DECISIONS.

LEARNING ACTIVITIES

1. LOCATE the following words in the dictionary and WRITE down the definitions: rational, irrational, habitual, decision. Then WRITE your own definition for rational decision, irrational decision, and habitual decision. DISCUSS with classmates,

   and/or ______________________________.

2. READ Student Information, TYPES OF DECISIONS,

   and/or ______________________________.

3. LIST 10 decisions that you have made during the past week. SEE Student Information, DECISION RECORD. CLASSIFY each decision as rational, irrational, or habitual. DECIDE if each decision was the appropriate one to make for the situation,

   and/or ______________________________.

4. COMPLETE Student Self-Check, TYPES OF DECISIONS.

5. ROLE PLAY with a classmate the purchasing of a jacket or other piece of clothing. On which type of decision was your purchase based?
   a. Rational decision
   b. Irrational decision
   c. Habitual decision

   The remainder of the class will IDENTIFY the type of decision shown,

   and/or ______________________________.

6. OBSERVE 5 decisions made by classmates, family, or other people. DECIDE if each decision was rational, irrational, or habitual,

   and/or ______________________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

TYPES OF DECISIONS

There are 3 kinds of decisions that you can make.

1. You can make a rational decision. This is a decision that is based on fact and brings the best results. An example of a rational decision is buying a product after you have compared the price, quality, and quantity of the different brands of that product that are available.

2. Another decision you can make is an irrational decision. This decision is based on feelings or emotions. An example of an irrational decision is buying a product because you saw it advertised on television and it looked good. A lot of advertising appeals to the emotions and produces this kind of decision.

3. The third kind of decision is an habitual decision. This is a decision that is based on habit rather than on careful thought. Habits are automatic actions that are done unconsciously or mechanically. An example of a habitual decision is making your bed a certain way because you have always made it that way.

Student Self-Check

TYPES OF DECISIONS

Directions: Identify the type of decision in each case study.

1. Mrs. Murray was buying peanut butter. She went to the shelf, located the brand that she usually purchased, and selected a jar of that brand.

2. Mr. Maxwell needed corn flakes, but there were so many to choose from. A box with a fisherman on the front caught his eye because he loved to fish. He selected that brand.

3. Napkins were the next item on Joanie's list. She found many brands to choose from. She compared the price, quality, and quantity of each brand to find the best buy. She decided that it was Brand Z. Brand Z came in yellow, pink, green, and blue. She bought yellow because it matched her kitchen and it was also her favorite color.

DECISION RECORD

Directions: List 10 decisions that you have made in the past week. Classify each decision as rational, irrational, or habitual. Decide if each decision was the appropriate one to make.

	DECISION	HABITUAL (UNCONSCIOUS)	RATIONAL (BASED ON FACTS)	IRRATIONAL (BASED ON (FEELINGS)	APPROPRAITE	
					YES	NO
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						

Evaluator's Final Checklist

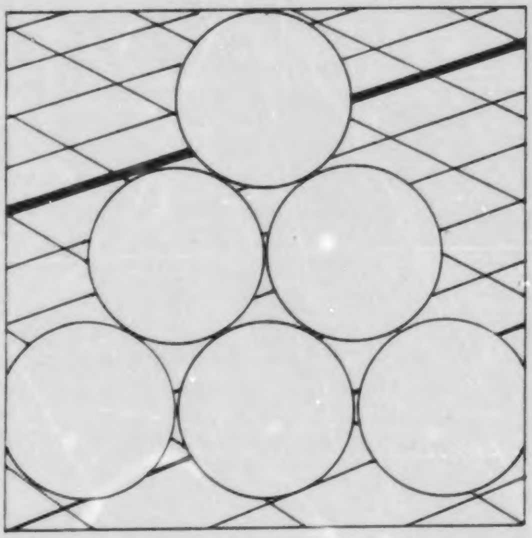
TYPES OF DECISIONS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly identified the type of decision in Case Study 1.	( )	( )	( )
2. Correctly identified the type of decision in Case Study 2.	( )	( )	( )
3. Correctly identified the type of decision in Case Study 3.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

STEPS IN DECISION MAKING



INTRODUCTION

In our daily living we are constantly making decisions. We use thoughts, feelings, and emotions to make decisions. Some decisions are not worth a lot of time and effort, such as selecting gum from a vending machine. Other decisions which affect your life for a long time should be weighed carefully, considering both the facts and your values. In this module you will learn how to make decisions.

Before you start to work on this module, be sure you have completed Module MFE 11, TYPES OF DECISIONS.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to list the steps of the decision making process.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, STEPS IN DECISION MAKING.

LEARNING ACTIVITIES

1. READ Student Information, STEPS IN DECISION MAKING. DISCUSS with classmates,

   and/or ______________________.

2. THINK about times in the past few days when you had to make decisions. DECIDE what influenced you to make those decisions. DISCUSS with the class,

   and/or ______________________.

3. READ Student Information, YOU AS A DECISION MAKER,

   and/or ______________________.

4. ROLE PLAY with 1 or 2 other members of the class different ways of making decisions. DISCUSS with the other members of the class which way is best,

   and/or ______________________.

5. COMPLETE Student Self-Check, STEPS IN DECISION MAKING.

6. SELECT a goal that requires a decision. GO THROUGH the decision-making process to reach a decision. SHARE with other members of the class,

   and/or ______________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

STEPS IN DECISION MAKING

There are 5 steps in decision making.

1. Identify the problem.
2. Seek alternatives.
3. Weigh the alternatives.
4. Select an alternative.
5. Accept responsibility for the decision.

The following paragraphs are an example of the way to use these 5 steps.

You are going to buy a pair of pants. The first step is to identify the problem, which might be that there is a large selection from which to choose.

The second step is to look at all the different styles, colors, brands, and prices of pants that are available. You might choose 3 or 4 pairs from all of these that would be good choices.

The third step is to think through the alternatives. Think what the results would be if you wear each pair of pants. Would the colors go with clothing that you would wear with them? Would a higher-priced pair be worth the extra money in longer wear? Are the styles of each suitable for you?

The fourth step is to select one of the pairs of pants, based on the comparisons you made in the third step.

The last step is to accept responsibility for the decision you made. The decision cannot be changed and it may prove to be wrong later, but the decision was the best one you could make at the time. You should stand by it.

Decisions are often made automatically because we make them so often that we do not have to think much about them. These are called computer decisions.

Sometimes it is difficult to make decisions because we cannot see the alternatives. If you are buying something on the spur of the moment, it is hard to think of things the money is really needed for. You should attempt to think of other places the money is really needed as well as what you want to buy.

Learning as much as you can about a subject will help you make decisions. A clear understanding of your purposes and goals will also help you make decisions. Thinking about other people's feelings is another factor that influences your decision making.

Student Information

YOU AS A DECISION MAKER

People tend to make decisions in different ways. How do you make decisions? Do you think them through carefully, weighing the alternatives and then deciding, or do you make them impulsively without thinking? Many of us do some of both. Some of us make careful decisions about important things most of the time. Occasionally we will make impulsive decisions without thought. There are, however, other people who make impulsive decisions most of the time.

It is interesting to observe other people as they make decisions. Watch the members of your family as they make decisions. You will find many of them will be made automatically, from habit. Examples of this are brushing teeth a certain way, eating, and dressing following a certain procedure. These decisions are made unconsciously. Check other decisions made by your family. Are they impulsive decisions or carefully thought out decisions?

Think about the decisions you make. What kind are they? Are they a combination of several kinds of decisions? If you are making more impulsive decisions than well thought out decisions, you should try to make more of this kind.

Ask yourself the following questions.

Do you think of all the alternatives when making decisions?
Do you weigh the advantages and disadvantages of each alternative?
Do you ask for advice if you need another person's viewpoint?
After a decision has been made, do you decide whether or not your plan worked out well?
If the decision was a good one, do you use it in similar situations if it is called for?

These questions can help you think about yourself as a decision maker.

Student Self-Check

STEPS IN DECISION MAKING

Directions: Answer the following questions on a separate sheet of paper. Check your answers with those provided by your instructor.

1. List the 5 steps in decision making in the correct order.

2. What are computer decisions?

3. What are some other things that will help you make decisions?

Evaluator's Final Checklist

STEPS IN DECISION MAKING

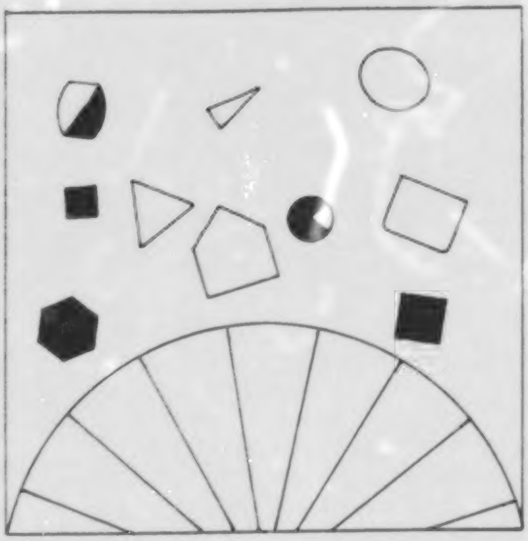
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed the 5 steps in decision making in order.	( )	( )	( )
2. Put into order the 5 steps of decision making in the case study.	( )	( )	( )

Module MFE-13

MANAGEMENT AND FAMILY ECONOMICS

CHOICES IN DECISION MAKING



INTRODUCTION

As each day passes we find that we must make many decisions. Some decisions are easy to make; others are much more difficult. Sometimes it is hard to make a decision because a decision is not needed or is not possible to make. In this module you will learn to use the decision-making process and be comfortable with it.

Before you start to work on this module, be sure you have completed Modules MFE-11, TYPES OF DECISIONS, and MFE-12, STEPS IN DECISION MAKING.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify alternatives to a problem, to list advantages and disadvantages of each alternative, and to list sources of information for each alternative.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, CHORES IN DECISION MAKING.

LEARNING ACTIVITIES

1. STUDY the cartoon in Student Information, SOOPER MARKET. DISCUSS the problem with other students and LIST several possible solutions for the grocery man and for the woman,

   and/or ______________________________.

2. IDENTIFY a decision you would like to make and LIST 3 possible alternatives. CHECK with a classmate to see if he/she can see more alternatives,

   and/or ______________________________.

3. THINK of something you and other students consider to be a problem in your classroom. BRAINSTORM with 3 or 4 classmates to think of as many alternative solutions as you can,

   and/or ______________________________.

4. STUDY the problem of needing more protein in your diet, but not being able to afford meat. THINK of 2 alternatives and give 1 advantage and 1 disadvantage of each,

   and/or ______________________________.

5. WORK with 1 or 2 classmates and LIST several decisions you may have to make. THINK of as many ways to gather information about alternatives as you can. DISCUSS the list with your teacher, librarian, or experts on the various problems. How can you evaluate sources of information?

   and/or ______________________________.

6. MAKE a list of problems that need to be solved in a buzz group of classmates. For each problem DECIDE the following points.
   a. What is valued by the people involved?
   b. What facts are influencing the situation?
   c. What are 2 possible alternatives based on the values and facts?
   d. For each alternative, what are 2 consequences of that alternative?
   e. Based on the consequences, which alternative is better? Why?

   and/or ____________________.

7. COMPLETE Student Self-Check, MAKING DECISIONS.

8. ARRANGE with your instructor to complete the module by going through the CHECK-OUT ACTIVITIES.

Student Self-Check

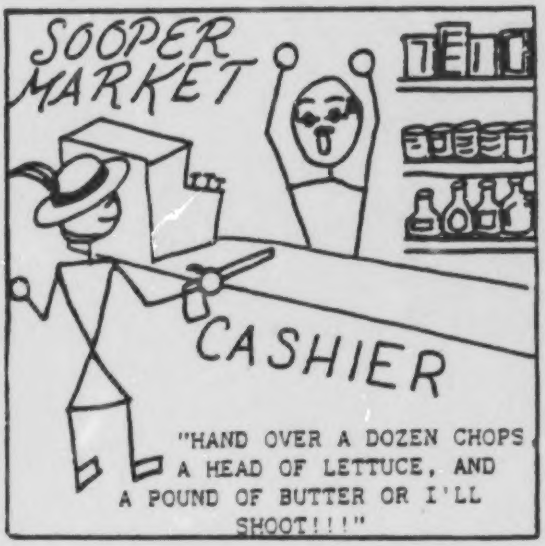
MAKING DECISIONS

Directions: Read the following situation. On a separate sheet of paper list as many alternatives as you can think of before coming to a decision.

Situation: Whether to stay home and study for a test on Friday or help decorate for the school dance Friday evening.

Student Information

SOOPER MARKET


SOOPER MARKET
CASHIER
"HAND OVER A DOZEN CHOPS, A HEAD OF LETTUCE, AND A POUND OF BUTTER OR I'LL SHOOT!!!"

Evaluator's Final Checklist

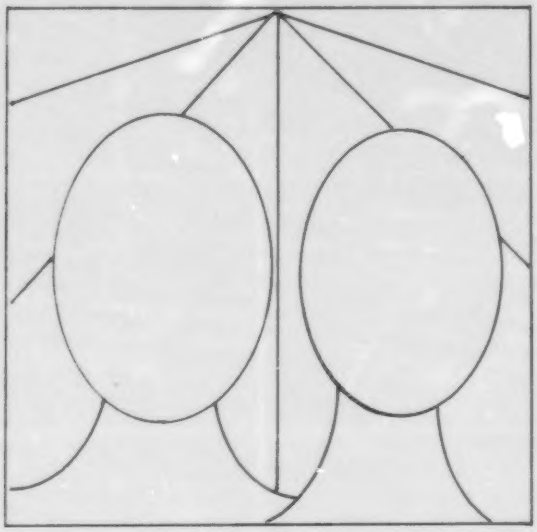
CHOICES IN DECISION MAKING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly listed 4 alternative actions the person in the problem situation could take.	( )	( )	( )
2.	Correctly identified problem in 1 of 3 problem situations.	( )	( )	( )
	Correctly identified 2 sources of information for each of 3 alternatives to problem.	( )	( )	( )
	Correctly listed 1 advantage and 1 disadvantage for each alternative.	( )	( )	( )
3.	Correctly described 2 possible consequences for each alternative in the case study.	( )	( )	( )
	Chose the alternative student could best live with and told why.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

LIVING WITH DECISIONS



INTRODUCTION

Life is a series of choices or decisions that must be studied, evaluated, and then made. In this module you will learn about the types of decisions made and how the results may affect present and future events in your life.

Before you start to work on this module, be sure you have completed Modules MFE-11, TYPES OF DECISIONS; and MFE-12; STEPS IN DECISION MAKING, and MFE-13, CHOICES IN DECISION MAKING.

Read the Objectives. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to give at least 3 reasons why people make impulse decisions, to rank the risk-taking level of various decisions, and to list 4 ways central decisions are made.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, LIVING WITH DECISIONS.

LEARNING ACTIVITIES

1. READ Student Information, DECISION MAKING. DISCUSS in class,

   and/or ______________________.

2. RANK the students in your class according to the time in which you would expect them to enter the line waiting to buy a ticket. A limited number of tickets are available for the basketball game. These tickets are to be sold only during the morning break and noon hour today. In your ranking, Number 1 would be the person who waited until the last minute and is willing to take the highest risk. CHECK with other students to see if their rankings are similar to yours,

   and/or ______________________.

3. ROLE PLAY with classmates situations in which central decisions are made. USE an example for satellite decisions and central decisions in your role play,

   and/or ______________________.

4. COMPLETE Student Self-Check, DECISION MAKING.

5. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

DECISION MAKING

1. Bob and Maria were walking through the grounds at the State Fair. Suddenly Bob stopped and said, "Hey, let's go in here." Maria reminded him that they had started to go for a hot dog. Bob said, "So what?" Maria said, "OK, let's go."

2. Mike has been studying at the desk for over an hour. Suddenly he throws down his pencil and walks out to the yard, stretches, and smells the flowers.

3. George is cruising along the interstate at 55 MPH. Mary passes him and yells, "Want to race?" George nods and steps on the gas.

4. Sue and Jane are studying for tomorrow's test. Gene phones and asks if they want to go to a drive-in movie. They say, "Yes."

5. John was driving down the street when he spotted a motorcycle in front of the Wheels Shop. He made a U-turn and went back and traded his car for it.

What do these situations have in common? If you said someone made a decision on impulse, you were correct. Impulse is a type of irrational decision. Impulse decisions are made on the spur of the moment and are based on feelings without considering the consequences.

Some impulse decisions are good because they add a sense of fun to life. They are poor only when they hurt someone else or interfere with important goals you may have.

Impulse decisions which have the possibility of interfering with goals may also be poor. These are often high-risk impulse decisions.

Classify the situations above as:

a. Good -- adds fun to life without interfering with goals.

b. Poor -- interferes with goals.

c. Poor -- **might** interfere with goals.

Check your answers with the KEY at the end of this page.

When someone asks why you do something on impulse, you probably answer, "I just felt like it." Actually, there is more to it than that. Most situations fall in one of the following categories.

1. **Social pressure or need for acceptance.** A person with a low ego wants others to look favorably on him/her. Instead of making independent rational decisions, the person is caught up in this great need to be liked by others and to please them. Any suggestion triggers an impulse decision.

KEY 1. A 2. A 3. C 4. B 5. C

2. **Emotional mood at certain periods of time.**
    a. **During a period of stress:** When one is feeling uptight and tense, a feeling of release comes from an impulse decision...no extra burden of planning.

    b. **End of a crisis:** Relief is so great that one will have a feeling of great optimism.

    c. **Time of personal loneliness:** Feelings of rejection by others cause a person to make impulsive decisions to decrease the lonely feeling.

    d. **After long restraint:** The freedom causes one to feel the need for catching up with the things they have missed and quick decisions fill the need.

Read the following situations and give your reason for the impulse decision. Check your answers with the KEY at the end of this page.

1. Jane's parents are unhappy about her steady dating with Tom. They tell her that this is the last date that she can have with him. At the party she is offered a stimulant that will make her feel great. She accepts.

2. Jean doesn't like to dance but as she stands observing the group dancing, a friend comes by and says, "Dance with me." She says, "OK."

3. After the doctor told Joe that his tests following the operation were fine, he picked up the phone and called his favorite aunt long distance and talked for a long time.

KEY

1. Period of stress
2. Social
3. End of crisis

Sometimes when we make decisions we hesitate to make them because of the risk in making a wrong decision. A risk is the chance of a loss. If we are not sure of the results of a decision, we are uncertain of the outcome. Read the case studies below and answer the questions.

1. Karen has been unhappy in her present job. She has been offered another job which she knows she would like better and which pays more. The problem is that she is under Civil Service in her present job which gives her more job security. She would be on probation for a year in the new job before she would know whether or not it is permanent.

    What would you do if you were Karen? Why?

2. Bud has always wanted to start his own business. He has some money saved and can borrow more to get started. He has been told that in the business he has in mind, it is either a gold mine or a disaster. He has the chance of making a lot of money. Or he could lose what he has saved and even have to pay back what he borrows.

    What would you do if you were Bud? Why?

3. Seventeen-year-old George has bought his first car. It is rather old but he is proud of it because he earned the money to buy it himself. The problem now is that he doesn't have the money to get liability insurance because the price of gasoline is so high. His parents haven't said anything about making him get insurance, but then neither of them drives so they may not have thought about it. One of his teachers has been talking in class about how important liability insurance is. He has just realized that his parents could be sued if he had an accident

and someone else got hurt or their car was damaged. He knew he would lose his own car if it got torn up, but he had never thought about the possibility of his parents losing their home if he hurt someone else in an accident.

What would you do if you were George? Why?

4. Betty is a college junior. Tomorrow is the last day to drop classes and not have them count on her grade point average. She is OK in everything except Chemistry. She got a D on the first test and a C on the second. Her teacher said she would have to get a C on the final test to get a C out of the course. She knows she has to have an overall average of C in order to be admitted to the College of Education. Right now she has exactly a C average. If she drops the course she will have to go to summer school to graduate on schedule. If she stays in the class and makes a D she will have to go to summer school and make at least a B in something to bring up her average. On the other hand, if she stays in the class and makes a C she won't have to go to summer school at all.

   What would you do in Betty's situation? Why?

1. What do your responses tell you about your own level of risk taking?
2. How can you reduce the level of risk and uncertainty?

Decisions can be complicated because they are based on past decisions as well as on the long and short-term effects that will be the result of the decision to be made. When we are making decisions, we need to decide what to do and how to do it. Deciding what to do is a central decision. This is made first. Deciding how to do it is a satellite decision and is made second. We make a central decision when there is a conflict in goals. This happens when 2 or more things are competing for the same resource or when 2 or more people have different ideas about what is important. We make a central decision by finding a way to work out the conflict and reach an agreement. One way to reach an agreement is by compromising, or finding a middle road. Another way is to accept the differences between people and their ideas. A third way is to accept one person's ideas and drop the other person's ideas. The last way to make a central decision is to find a new solution to use instead of using the ones that cannot be agreed upon.

Satellite decisions are made by following a pattern. The pattern includes these steps.

a. Clarify the goal to be reached.
b. Check resources to be sure they are adequate.
c. Find possible alternatives.
d. Consider the consequences of each alternative.
e. Choose the alternative that is best for you and the goal you want.

Another kind of decision is a **policy decision.** A policy decision is similar to other decisions in that it involves the decision-making process. It is different from other decisions, however, in that it is a guide for making future decisions. Once set, a policy keeps you from having to make so many day to day decisions. The business world uses policy decisions often. Can you think what would happen if there were no policy decisions to guide companies about vacations, work hours, how to answer the phone, etc.?

Read the policy below and answer the questions. Check your answers with the KEY at the end of this page.

POLICY FOR FINAL SECOND SEMESTER EXAM.........SENIORS

All Seniors with a B average in a subject at the end of the second semester will not have to take the semester exam in that subject.

1. John has a 3.3 average at the end of the semester. He asks his homeroom teacher if he will have to take the semester exam. Will he?
2. Jay had a 2.8 average at the end of the mid-semester . He has an A this 9 weeks. He asks the principal if he will have to take the exam. Will he?
3. Mary had a 3.0 average the first 9 weeks and a 2.0 average the second 9 weeks. She asks her math teacher if she will have to take the exam. Will she?

Student Self-Check

DECISION MAKING

Directions: On a separate sheet of paper place a T for true and an F for false next to the number of each statement. Check your answers with those provided by your instructor.

1. Impluse decisions require much time and deep thought.
2. Decision making involves a certain amount of risk.
3. Making a decision brings an end to the problems related to that decision.
4. A policy decision is a guide for making future decisions.
5. Compromising is one type of decision.

KEY:
1. No
2. No
3. Yes

Evaluator's Final Checklist

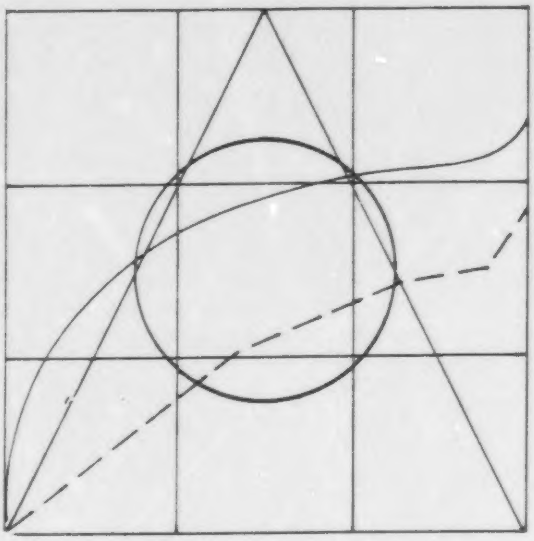
LIVING WITH DECISIONS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed and explained 3 reasons why people make impulse decisions.	( )	( )	( )
2. Correctly ranked the risk-taking level of each person in the descriptions of 5 people.	( )	( )	( )
3. Correctly listed 4 ways central decisions are made and gave an example of each.	( )	( )	( )
4. Correctly identified decisions that could be based on a set policy from a list of decisions to be made.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

THE HOW AND WHAT OF PLANNING



INTRODUCTION

Planning plays an important part in your life. To help you succeed in life, it is wise to know how to plan. In this module you will learn the parts of the planning process and the amount of detail needed for plans of different situations.

Read the Objective. If you feel you are already able to perform the task, read the Check-out Activities. Then either arrange with your instructor to do the Check-out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to tell the type of planning needed for good results in a given list of situations and to explain what factor applied in each case that helped you decide what kind of planning was needed.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, THE HOW AND WHAT OF PLANNING.

LEARNING ACTIVITIES

1. READ Student Information, THE PLANNING PROCESS. DISCUSS these questions in class.
    a. What is the value of the planning process?
    b. Explain the term planning and list and explain the 4 parts of the planning process to another student.
    c. Explain the difference between written and mental planning.

   and/or ______________________________.

2. READ about the planning process in **Home Management Is.....**, pages 96-100 and 175-177,

   and/or ______________________________.

3. READ Student Information, TODAY, TOMORROW AND ? DESCRIBE one of your short-term plans and one of your long-term plans. SHARE with your class,

   and/or ____________________________.

4. COMPLETE the crossword puzzle, WHAT IS PLANNING?, in Student Information,

   and/or ____________________________.

5. VIEW the cartoons in Student Information, CARTOONS. Identify the type of planning shown in each. CHECK your answers with a classmate,

   and/or ____________________________.

6. READ about time planning in **Home Management Is....**, pages 281-286. COMPLETE the following questions.
   a. What is the value of time planning?
   b. What is the difference between a general or simple plan and a detailed plan?
   c. Explain 3 suggestions for estimating planning time requirements.

   DISCUSS your answers with a classmate,

   and/or ____________________________.

7. COMPLETE Student Self-Check, KINDS OF PLANNING.

8. READ Student Information, THE PLANNING ALBUM. Answer these questions.
   a. How much detail is necessary in a plan?
   b. What is a realistic plan?
   c. Why should a plan be flexible?

   and/or ____________________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

THE PLANNING PROCESS

A plan is a method decided on ahead of time for doing or making something. A plan that is used in management is made up of different kinds of decisions. The first step in planning is to set goals. The second planning decision is to determine standards. The third is assigning resources to the task that is being done. The fourth process in management is organizing the actions into a sequence.

Planning helps us get what we want with the resources we have rather than depending on actions alone. Planning is one of the major parts of home management. Sometimes a written plan is needed, but often a mental plan is sufficient. A written plan is usually helpful the first few times a task is carried out, until it becomes a habit. Then a written plan is not necessary. You might use a written plan for meal planning just at first.

A plan includes goals, standards, resources, and sequences of action. These are the results of using the planning process of 1) setting goals, 2) setting standards, 3) assigning resources, and 4) organizing actions into a sequence.

A plan should be simple, realistic, flexible, and complete to qualify as a good plan.

Student Information

TODAY, TOMORROW AND ?

What will you be doing tomorrow, next week, next year, or 10 years from now? You probably have plans for these future times. Life would be dull if you did not have future events to look forward to. Perhaps you would like to be a doctor, get married, travel, etc. If you use good planning principles, you will not have to leave your future to chance. Plans that require time to complete are long-term plans. Long-term plans may take months or years to complete. The more effective your long-term plan, the more pleasant your future will be.

Although your long-term plans are important, you should also take care of today. Plans that can be carried to completion within the very near future are short-term plans. This type of plan takes little time to complete. If you use good planning principles, you can complete both your short-term and your long-term plans.

Another factor to consider is what is called realistic planning. This is planning for goals that you know can be reached. You would not set goals that can't be balanced with the resources that are available. You would not plan to buy more clothing than you can afford or can earn money for.

Student Information

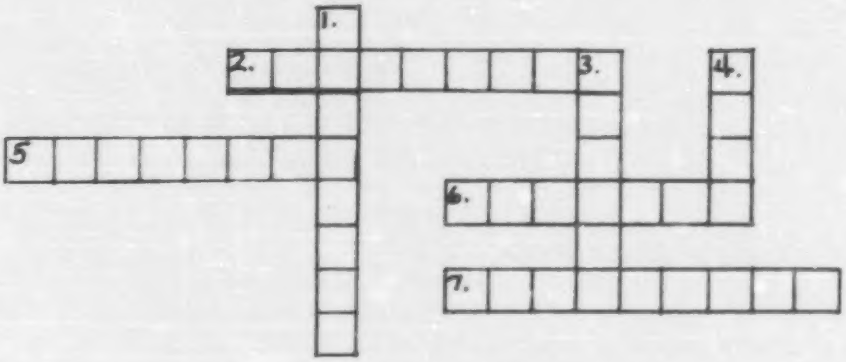
WHAT IS PLANNING?

ACROSS

2. Planning for a brief period of time
5. To consider and to decide upon a series of activities that appear likely to lead to a goal
6. Planning on paper for what you are likely to do
7. Workable planning

DOWN

1. Planning for a considerable length of time
3. Planning in your head
4. An order for carrying out activities



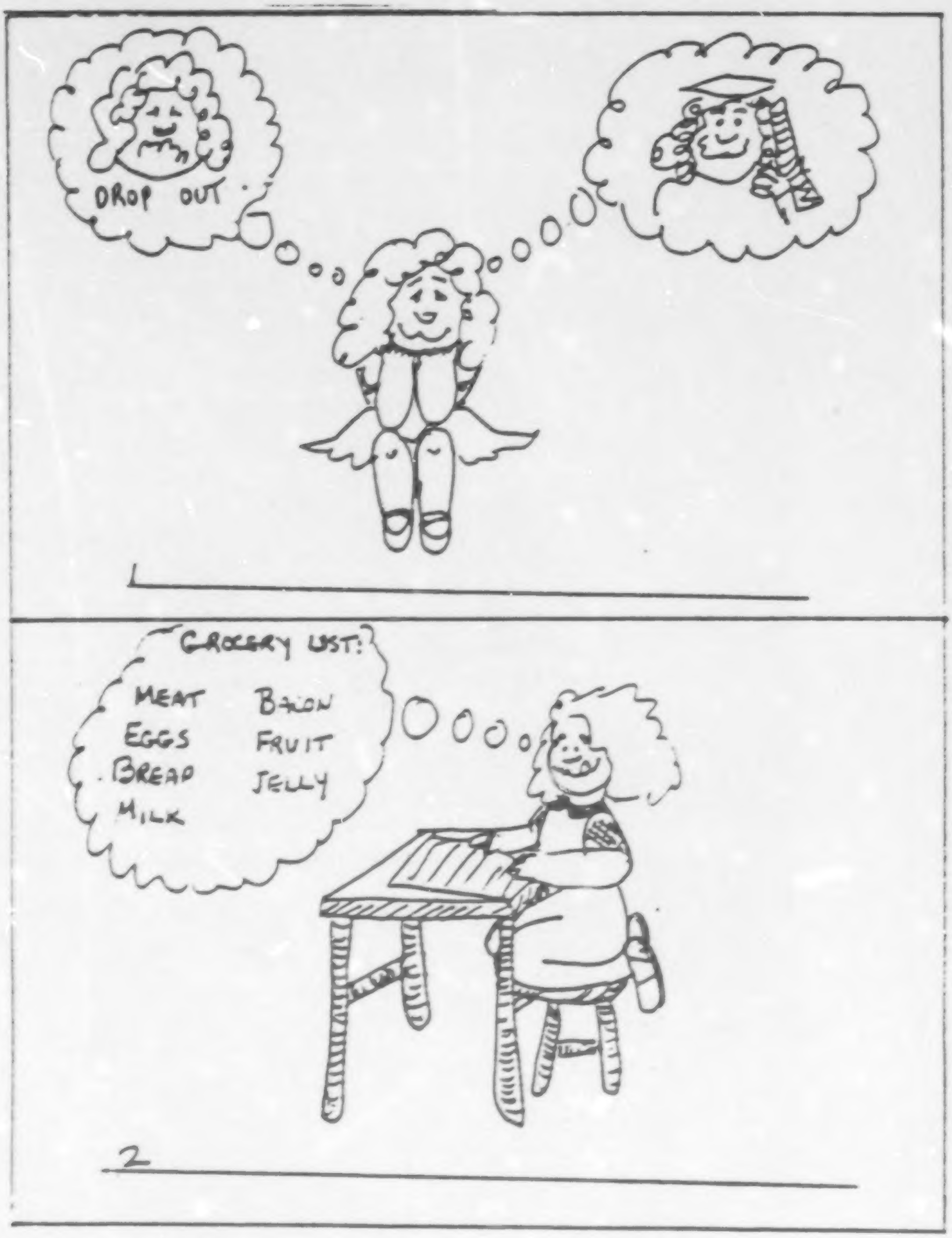
KEY

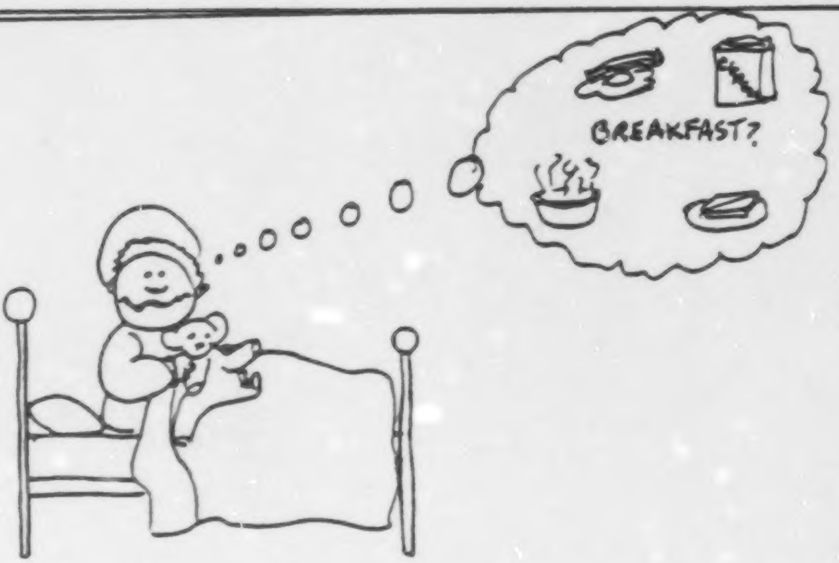
Down
1. Long term
3. Mental
4. Plan

Across
2. Short term
5. Planning
6. Written
7. Realistic

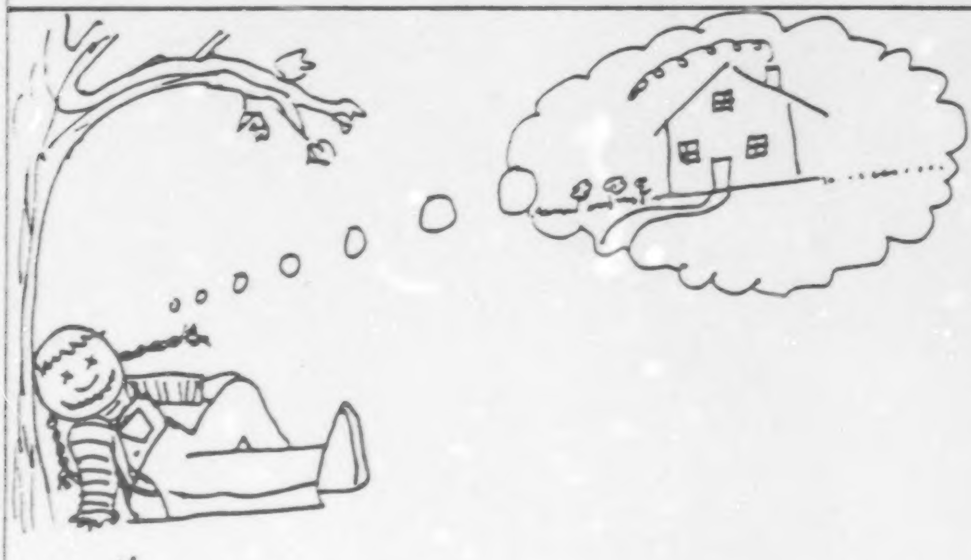
Student Information

CARTOONS

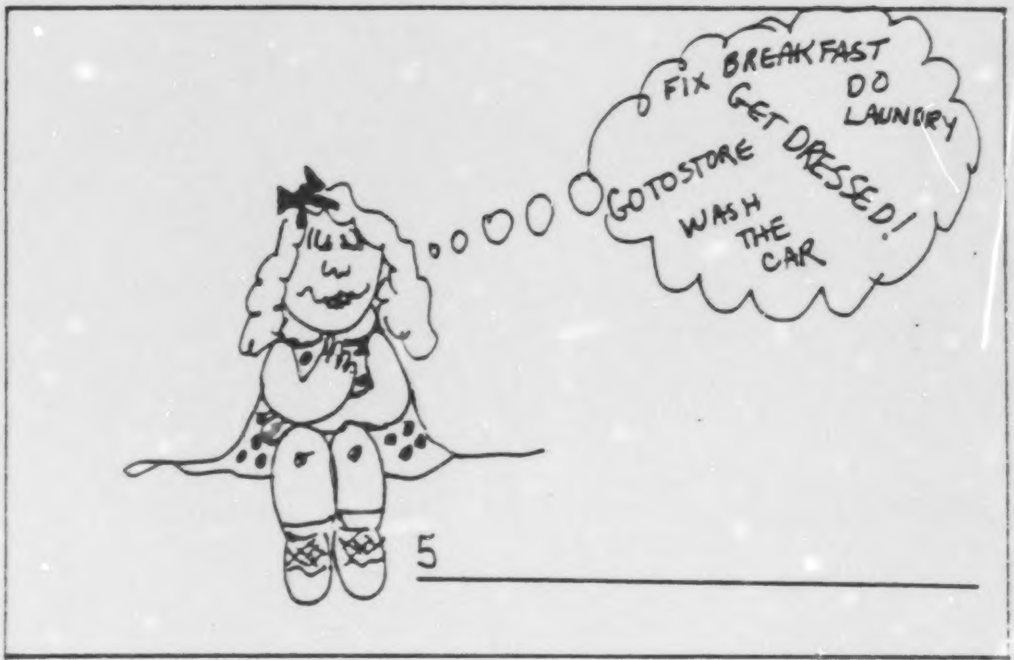

DROP OUT
GROCERY LIST!
MEAT
BACON
EGGS
FRUIT
BREAD
JELLY
MILK
2



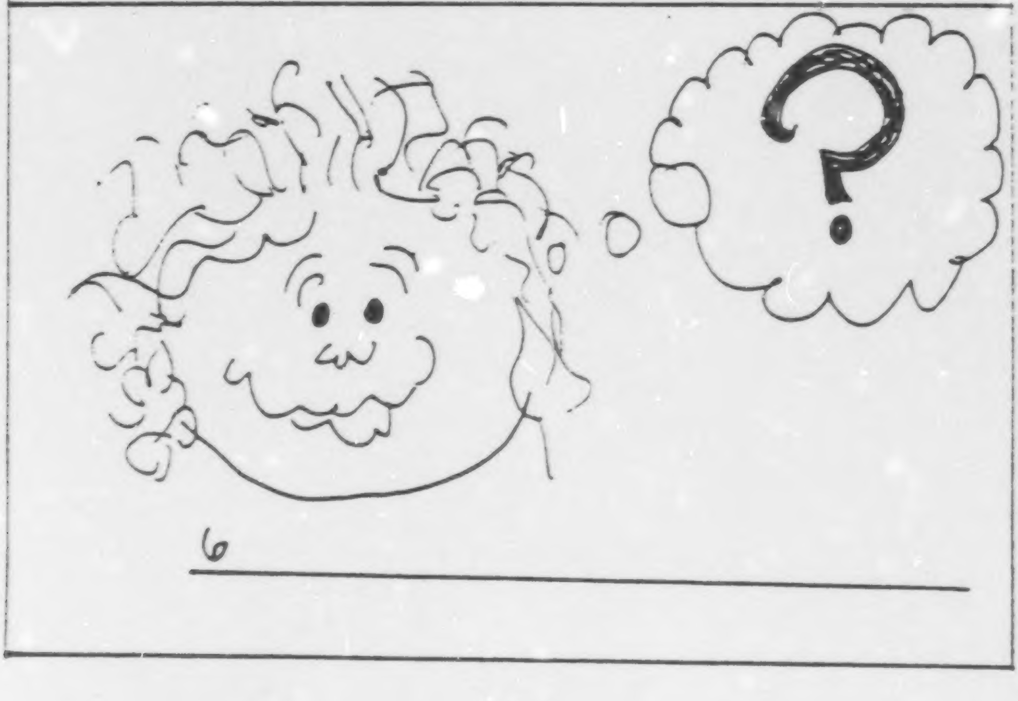
3 ____________________



4 ____________________


FIX BREAKFAST
DO LAUNDRY
GET DRESSED!
GOTOSTORE
WASH THE CAR

5 ______________________________


?

6 ______________________________

Student Self-Check

KINDS OF PLANNING

Directions: On a separate sheet of paper, complete the statements below with the kind of planning needed. Check your answers with your instructor.

1. ____________ how you will reach your career goal.
2. ____________ writing details about a food laboratory.
3. ___________ how you get activities worked in for this weekend.
4. ____________ planning how to get money for a new outfit.
5. ___________ planning activities for an evening which there is likely to be time for.
6. ____________ what to take to a slumber party.
7. List the 4 parts of a plan.
8. List the 4 qualities of a good plan.

PRINCIPLES IN PLANNING

1. Simplicity
2. Completeness
3. Flexibility
4. Workability

Is It Simple?

A plan should be simple. If too much time is spent on details, you may use all your energy and time just planning. If this were to happen, you might never carry out any of your elaborate plans. Good ides are not very useful if action cannot be taken on the ideas. A simple plan is easier to carry to completion.

Is It Complete?

When planning, be sure all necessary details have ben considered. If details have been overlooked, a plan cannot be successfully completed.

Include the necessary details and activities, and you will be assured of a complete plan.

" "I can do it!" "

Is it Flexible

UNEXPECTED events seem to always be happening. If you have allowed flexibility in your plan, you can cope with unexpected events.

People need to adjust to new developments in their lives. Flexibility in the plan lets people complete their plans and also handle events.

Is It Workable?

A plan needs to be realistic if it is to work. You know your own personal capabilities. A workable plan should realistically consider your resources and capabilities.

A plan that might work for you, might not work for another person. Arrange your plan so it will work for you and you can expect success.

Evaluator's Final Checklist

THE HOW AND WHAT OF PLANNING

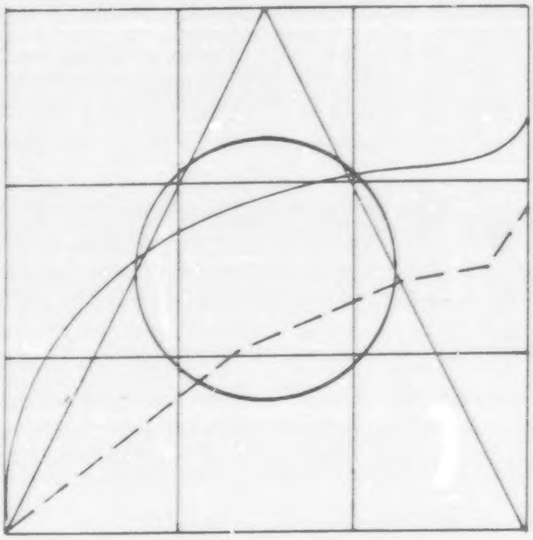
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Defined the 6 terms correctly.	( )	( )	( )
	Gave an example of each term.	( )	( )	( )
2.	Labeled the parts of the planning process and the parts of the plan.	( )	( )	( )
	Explained each part of the planning process.	( )	( )	( )
3.	Listed the 4 qualities of a good plan.	( )	( )	( )
4.	Stated the type of planning needed for good results in each situation listed.	( )	( )	( )
	Stated what factor applied in each case that helped you decide what kind of planning was needed.	( )	( )	( )

Module MFE-16

MANAGEMENT AND FAMILY ECONOMICS

STANDARDS IN PLANNING



INTRODUCTION

Standards are those personal guidelines you set for yourself. They help you measure your success in reaching your goals and in working toward your values. Standards help you judge quality, performance, and achievement. Since everyone has had different experiences, each person's standards may be different. We need to be tolerant of other people's standards when they are not the same as ours. In this module you will learn to recognize types of standards and to identify sources of standards. You will learn to set standards and to show tolerance for other people's standards.

Before you start to work on this module, be sure you have completed Module MFE-15, THE HOW AND WHAT OF PLANNING.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify 3 types of standards.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, STANDARDS IN PLANNING.

LEARNING ACTIVITIES

1. READ Student Information, IDENTIFYING AND SETTING STANDARDS. LIST reasons involved in setting standards. DISCUSS how standards are related to something you plan to do,

   and/or ______________________________.

2. VIEW mini flip chart, TYPES OF STANDARDS. DISCUSS in a small group the meaning of personal, conventional, and scientific standards. LIST 10 examples of each type of standard and HAND IN to your instructor,

   and/or ______________________.

3. GIVE examples of 5 household standards in your home. LIST those that were different 3 to 5 years ago. EXPLAIN how and why the changes were made,

   and/or ______________________.

4. COMPLETE Student Self-Check, TYPES OF STANDARDS.

5. READ Student Information, STANDARDS: MINE AND OTHERS,

   and/or ______________________.

6. DISCUSS in a small group those times when people tend to expect others to conform to their standards,

   and/or ______________________.

7. READ the case study, CHANGING VALUES, Chap. 9, **Personal Perspectives.** DECIDE why the guests' standards seemed offensive to Steve. DISCUSS with a classmate other situations, such as eating spaghetti, when standards might be different for different people,

   and/or ______________________.

8. MAKE a bulletin board or poster showing sources from which people get standards,

   and/or ______________________.

9. READ Student Information, TOLERATING OTHERS' STANDARDS. ROLE PLAY with a classmate at least 2 of the situations. DECIDE if the players showed tolerance,

   and/or ______________________.

10. KEEP a log until you have found 5 situations in which you tolerated someone else's standards which were different from your own. RECORD your standards and the standards which you tolerated. DISCUSS with classmate,

    and/or ______________________.

11. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

IDENTIFYING AND SETTING STANDARDS

You have standards for everything you do. There are standards for the way you write a letter. You have standards for the way you act. Your standards are the guidelines that you have for everything you do.

When you have choices to make you use your standards as the guidelines for making those choices. For example, if you were buying a pair of shoes, what standards or guidelines would you have to help you decide which pair of shoes to buy? Three standards you might have are a color that you like or need, the style of shoe that you want, and the amount of money that you believe you should spend.

Your standards are based on the values and goals you have. You might buy a color you don't like because you think your friends like it. Can you think of other examples?

Your resources—time, skill, money, and energy--affect your standards. You might have the skill to do a job in less time. The standard you expect in the job you do may depend on your skill.

Standards tell you how you may reach your goals with the resources you have. If your goal is to go to college or trade school, the standards would have to do with the location, type, and cost of the school. You would need to decide what resources, like money, you have available to use.

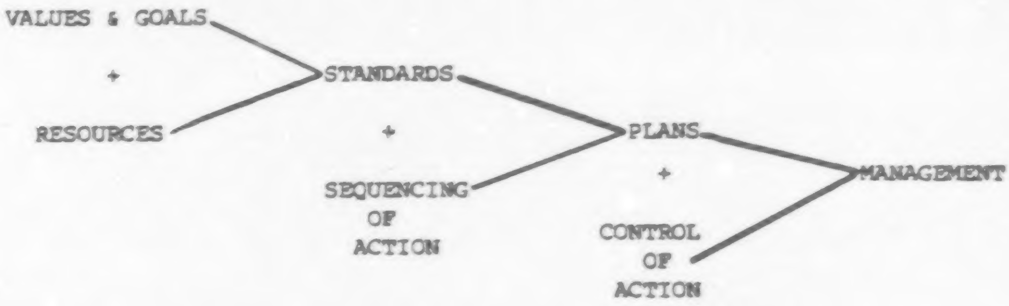
Standards involve:

a. Actions - what you do and the way you do it.
b. Things - what kind (quality) and how many (quantity).

We might measure sizes of people in quantity (feet and inches) or in quality (tall and short).

If you want to make effective plans, you need clear, realistic, and flexible standards. The standards must be easy to understand. They must be practical for you. They must be flexible so that if you need to adjust your plans the standards can be changed easily. When you are setting standards you make decisions about the quality and/or quantity of something. Then you use these guidelines, or standards, in carrying out your plan.

The diagram on this page shows the role of standards in the management process. You set your standards on the basis of your values, goals, and resources. You use your standards and put your actions into the proper sequence, or order, to make your plans. The way you manage depends on the kinds of plans you have made and the way you control the action when you carry out your plans.



TYPES OF STANDARDS

MINI-FLIP CHART

TYPES OF STANDARDS:

1. CONVENTIONAL
2. PERSONAL
3. SCIENTIFIC

2

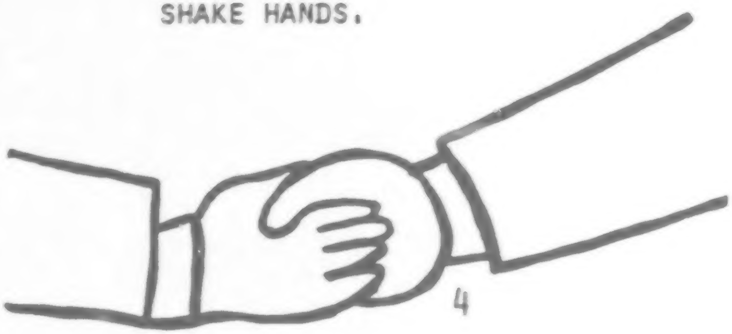
CONVENTIONAL--

STANDARDS IMPOSED BY CULTURE OR SOCIETY.

SUCH AS. . .

3

IT IS A CONVENTIONAL STANDARD TO SHAKE HANDS.



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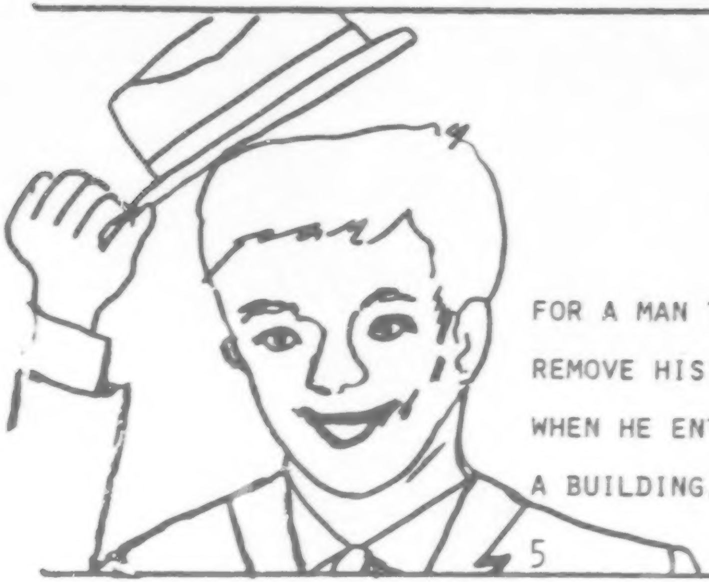
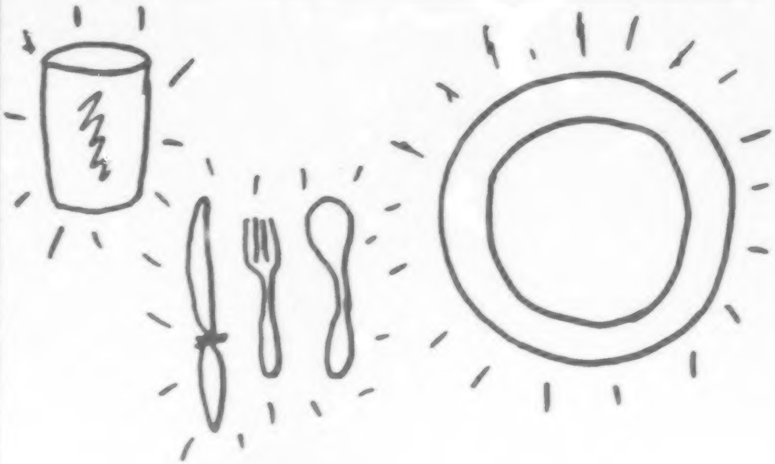


FOR A MAN TO REMOVE HIS HAT WHEN HE ENTERS A BUILDING,

AND..

5



TO HAVE CLEAN, SHINY DISHES

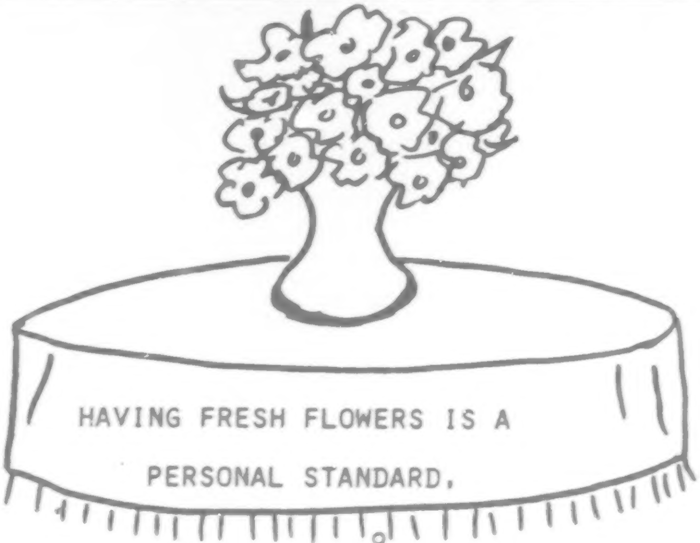
6

PERSONAL--

STANDARDS IMPOSED BY THE SELF.

SUCH AS . . .

7

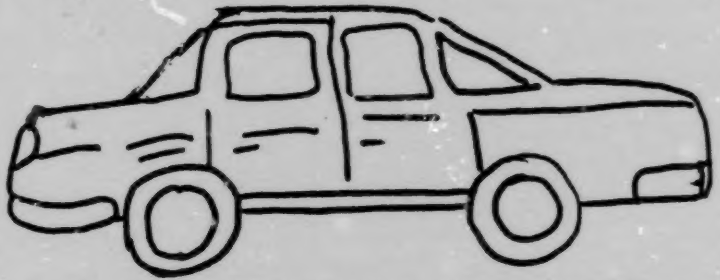


HAVING FRESH FLOWERS IS A PERSONAL STANDARD.

8

WHETHER A FAMILY USES PAPER NAPKINS OR CLOTH NAPKINS IS A PERSONAL STANDARD.

9



SOMETIMES A PERSON MAY HAVE A PERSONAL STANDARD OF KEEPING THE OUTSIDE OF THE CAR CLEAN AT ALL TIMES, WHILE THE INSIDE MAY BE DUSTY.

10

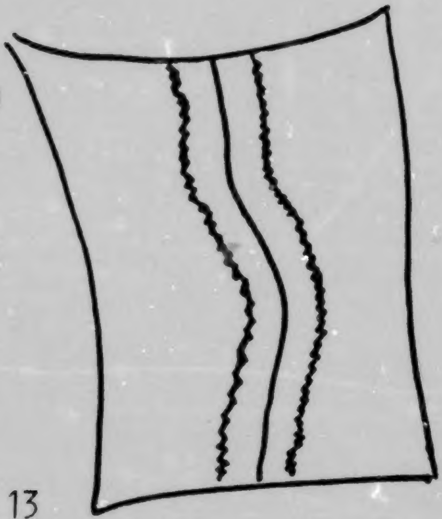
THE CHOICE TO SERVE TV DINNERS IS A PERSONAL STANDARD.

11

YOU MAY HAVE A STANDARD OF ALWAYS SERVING FRESH SQUEEZED ORANGE JUICE FOR BREAKFAST.

12

BEING SATISFIED WITH CROOKED SEAMS IS A PERSONAL STANDARD.

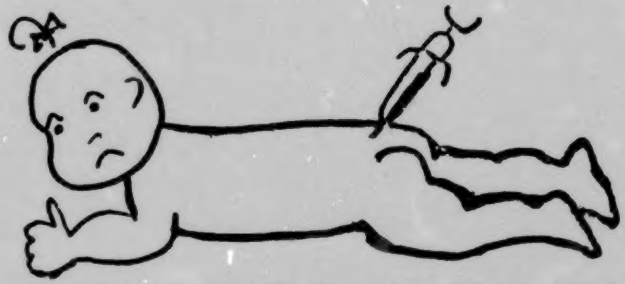


13

SCIENTIFIC--

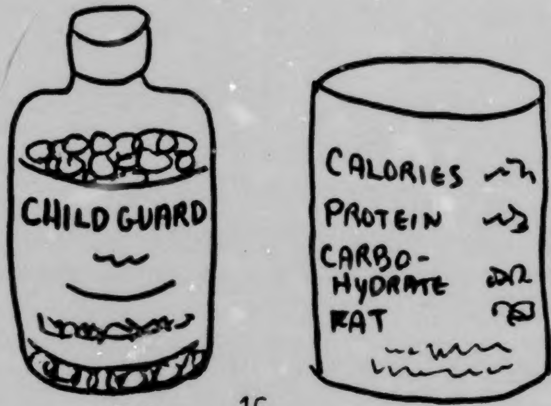
STANDARDS WHICH RELATE TO HEALTH.

14



SCIENTIFIC STANDARDS MAY BE REFLECTED IN BETTER HEALTH DUE TO SHOTS DURING EARLY MONTHS OF LIFE, FOLLOWING SANITARY PRACTICES.

15


CHILD GUARD
CALORIES
PROTEIN
CARBO-HYDRATE
FAT

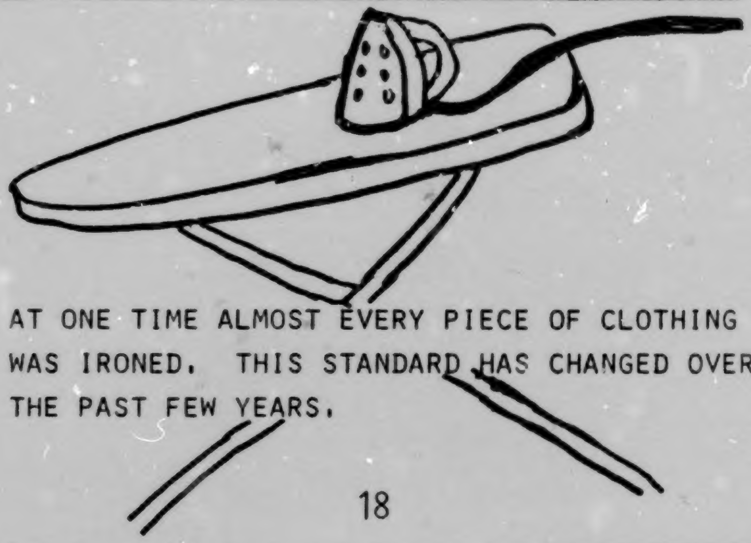
16

. . . AND IN SEEING THAT CHILDREN HAVE A BALANCED DIET AND EXTRA VITAMINS.

SOMETIMES THE STANDARDS WHICH ARE CONSIDERED CONVENTIONAL CHANGE OVER A PERIOD OF TIME.

SUCH AS . . .

17



AT ONE TIME ALMOST EVERY PIECE OF CLOTHING WAS IRONED. THIS STANDARD HAS CHANGED OVER THE PAST FEW YEARS.

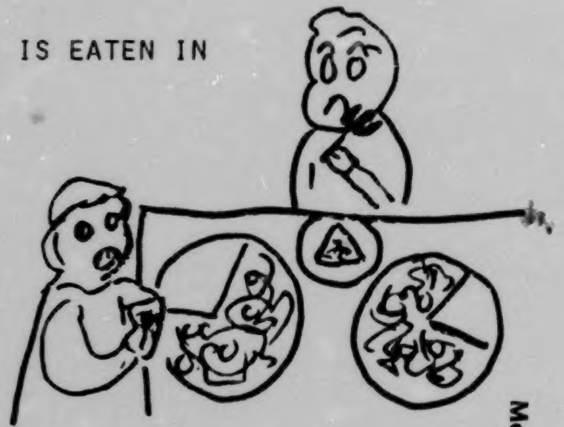
18

SOMETIMES A PERSON'S PERSONAL STANDARD MAY DIFFER FROM THE CONVENTIONAL STANDARD.

SUCH AS. . .

19

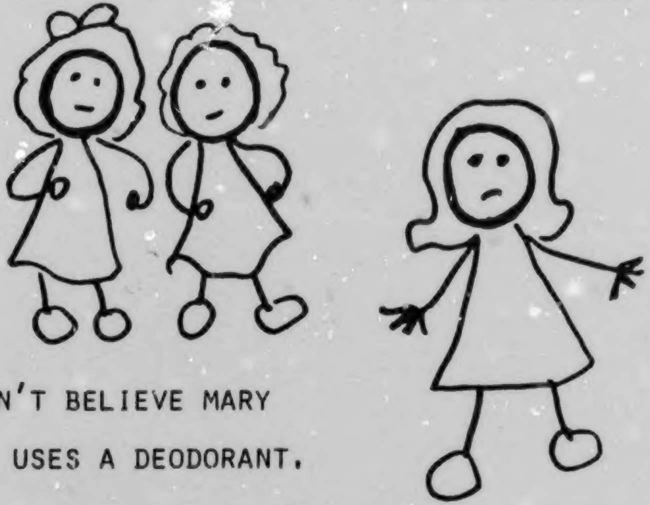
THE WAY PIZZA IS EATEN IN A RESTAURANT.



20

IN THE CASE WHERE THE PERSONAL STANDARD DIFFERS GREATLY FROM THE CONVENTIONAL STANDARD, THE PERSON MUST OFTEN FACE THE CONSEQUENCES.

21



I DON'T BELIEVE MARY EVER USES A DEODORANT.

22

23

TO THE TEACHER:

TO MAKE THIS MINI-FLIP CHART, CUT EACH PICTURE APART. STACK IN ORDER AND ADD A CARDBOARD FRONT AND BACK. INSERT RINGS INTO TOP OF CHART.

24

Student Information

STANDARDS: MINE AND OTHERS'

Most standards are about people -- you and others. You might have different standards for other people than for yourself. The standards of the people you admire influence your own standards.

Sometimes people who have different values have conflicts when deciding about standards. An example of this might be your parents expecting your bedroom to meet certain standards of cleanliness when you may not have the same standards for your room.

Using other people's standards may not be a good idea because they may not fit your situation. You also do not learn to make good judgments on your own when you use other's standards.

Student Information

TOLERATING OTHERS' STANDARDS

Directions: Role play 2 or more of the following situations.

1. Karen thinks that wearing pants is wrong. You find nothing wrong with pants at school for girls.
2. The rule says that you must be in your seat in the classroom when the tardy bell rings. You always obey this rule. Your best friend believes that this is a silly rule and is often late.
3. Your mom thinks that the living room should be neat at all times. You don't mind a few things scattered around.
4. Your idea of mowing the lawn is just that. Your dad thinks it also involves trimming around the house and grounds.
5. Your friend thinks it's okay to use sloppy manners. You were brought up to believe that they have no place at the table.

Student Self-Check

TYPES OF STANDARDS

Directions: There are 3 types of standards: conventional, personal and scientific. On a separate sheet of paper, identify the type of standard described in each situation. Check your answers with your instructor.

1. John learned from his parents to stand when an older person entered the room.
2. Mrs. Lewis refuses to serve bread from a store. She bakes all of her bread at home.
3. When Sue introduced her cousin to a friend, they shook hands.
4. Susan washes her hair every day, even if it doesn't look dirty.
5. David and Kathy's baby wasn't feeling well, so they made an appointment with their pediatrician.
6. Every Wednesday and Saturday Mr. Wilson dusts his apartment.
7. Earl was wearing his hat outside because of the cold, but when he entered the heated house, he removed his hat.
8. Carol and Bill polished their silverware so it would look nice for their party.
9. The Davis children go to bed early so that they get plenty of rest.
10. Judy takes a vitamin every morning with her breakfast.

Evaluator's Final Checklist

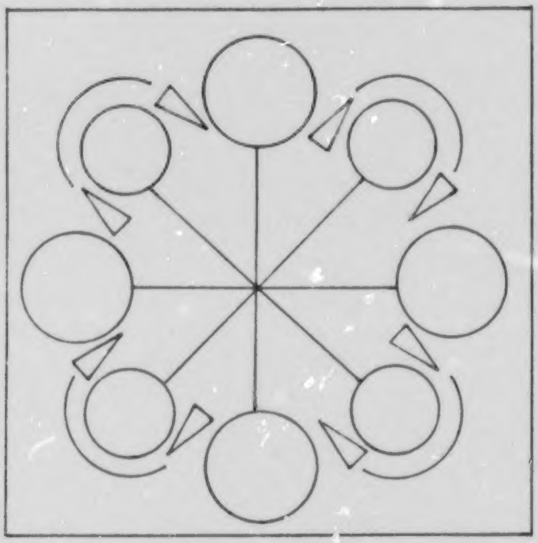
STANDARDS IN PLANNING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly answered questions about changes in standards.	( )	( )	( )
2. Correctly listed 7 examples of standards.	( )	( )	( )
Correctly listed the type of standard for each.	( )	( )	( )
Correctly listed the possible source for each.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SEQUENCING PLANS



INTRODUCTION

Many of the activities you do in your lifetime follow a plan. The plan is usually thought out ahead of time and followed so everything will go more smoothly and nothing is forgotten. In this module you will learn different ways of making a step-by-step plan called sequencing. You will learn the different types of sequencing from which you can choose.

Before you start to work on this module, be sure you have completed Module MFE-15, THE HOW AND WHAT OF PLANNING and MFE-16, STANDARDS IN PLANNING.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify the types of sequencing and to identify 10 examples of good and poor sequencing.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SEQUENCING PLANS.

LEARNING ACTIVITIES

1. READ Student Information, ORGANIZING ACTIONS INTO A SEQUENCE,

   and/or ______________________.

2. READ Student Information, TYPES OF SEQUENCING,

   and/or ______________________.

3. DISCUSS in a group the difference between independent and dependent sequencing of tasks. COMPILE a list of examples of each type. LIST, DEFINE, AND GIVE an example of the 3 kinds of coordinated tasks,

   and/or __________________________.

4. COMPLETE Student Self-Check, TYPES AND WAYS OF SEQUENCING.

5. INTERVIEW with another student one of the following persons concerning the plan the person used in preparing for an event. ASK in what order things were done and why this sequence was used. DETERMINE how the person would change the plan if he/she were doing it again.

   a. Chairperson of FHA/HERO banquet
   b. Junior-senior prom committee chairperson
   c. Coach's game plan for football or basketball
   d. A play or activity directed by a teacher,

   and/or __________________________.

6. ANALYZE the plan of the person interviewed in Activity 5. USE Student Information, SEQUENCE CHECKLIST. GIVE examples to support your ratings. DISCUSS answers with a classmate,

   and/or __________________________.

7. DEVELOP a plan and SHOW the sequence for one of the following.

   a. Painting a room for your grandmother who will arrive in two weeks
   b. Planning a baby shower for your best friend
   c. Refurnishing an old van that you are taking to the beach this summer
   d. Making an outfit for a special occasion
   e. Making arrangements for going to camp,

   and/or __________________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

ORGANIZING ACTIONS INTO A SEQUENCE

Organizing plans into a sequence is an important part of managing. The way we sequence can determine the success or failure of a plan.

Sequencing is putting steps in a plan in the right order. It is organizing activities so that the plan goes smoothly. When you bake a cake, you must carry out the steps in a certain order so that you will have a good cake. If you are driving a car, you must follow a sequence of activities to start the car and move into the highway. If you forget to adjust the mirrors or release the emergency brake, your plan is not successful.

If you plan a party and invite your friends before you get permission from your parents, you have organized the steps in your plan in the wrong sequence. Your parents may say "No" and you will need to let your friends know.

To organize a plan successfully, you must know how the different parts of a plan are going to affect the other parts of the plan. You must know the people involved in the plan as well as the supplies and equipment you will need. Your experience can have an effect on the way you sequence plans. Using a sequence several times will make it a habit. At that point it can be a mental plan. You will not need to write it down.

Organization involves having the right thing in the right place at the right time. Organizing your plans into a sequence can mean the difference between the success and failure of your plan.

Here are the characteristics of a plan that has good sequencing.

a. The sequence is orderly and uses minimum time.
b. When possible, coordinated sequencing is used.
c. The sequence is flexible so it can be changed if needed.
d. The sequence is realistic and practical.
e. The sequence avoids backtracking, or having to repeat steps.
f. The sequence is clear so someone else could follow it easily.
g. The sequence is suitable for the person who is doing it.

Student Information

TYPES OF SEQUENCING

There are 3 types of sequencing. They are independent, dependent, and coordinated.

Independent -- In this type of sequencing, you complete one task before you go on to the next one. You might sweep the floor, dust the living room, and then do your homework.

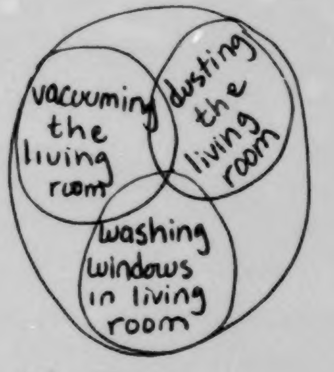
Dependent -- With this sequencing, you can start a task only after another is completed. For example, you can not mash potatoes until you have peeled and boiled them.

Coordinated -- With this type of sequencing you put tasks together that have a relationship. There are 3 kinds of coordinated sequences.

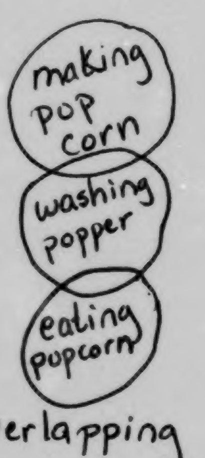
a. Clustering -- doing tasks that are located in one area before going on to another area. An example of this might be vacuuming, dusting, and washing windows in the living room.

b. Overlapping -- doing jobs that are related because one job is part of the other job. Making popcorn and then washing the popper are examples of overlapping sequences.

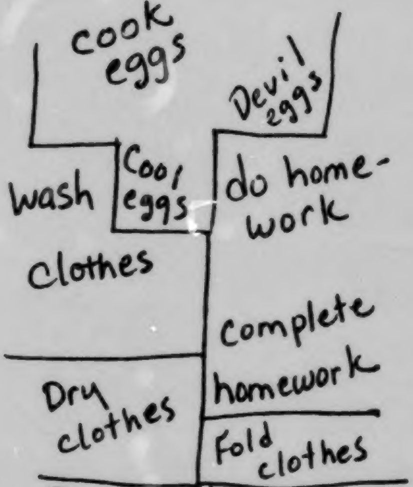
c. Dovetailing -- Completing jobs by having several going on at one time and moving from one to the other when the schedule allows. You might put eggs on to cook for deviled eggs. While the eggs cook, you can put clothes into the washer. When the eggs have cooked, they can be allowed to cool while you are doing homework. Then you might put the clothes in the dryer. You can make the deviled eggs while the clothes are drying and then complete your homework. The last task in this sequence would be to fold the clothes and put them away.


vacuuming the living room
dusting the living room
washing windows in living room

clustering


making pop corn
washing popper
eating popcorn

overlapping


cook eggs
Devil eggs
Cool eggs
wash clothes
do home-work
complete homework
Dry clothes
Fold clothes

Dove tailing

Student Self-Check

TYPES AND WAYS OF SEQUENCING

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. Match the types of sequencing with their proper definition.

    1. Clustering
    2. Dovetailing
    3. Dependent tasks
    4. Independent tasks
    5. Overlapping

    A. Complete one task before going on to the next.
    B. Complete tasks which are related in that one job is a part of another job.
    C. Complete tasks by having several going on at once and move from one to another as schedule permits.
    D. Complete tasks located in or related to one area before going to another area.
    E. Tasks can be started only after another one is completed.

2. What are 3 types of coordinated sequences?

3. Name 3 factors to consider when evaluating sequencing.

Student Information

SEQUENCE CHECKLIST

Directions: Check the plan and write examples showing good and poor sequencing.

	What was good? Give an example.	What needed changing? Give an example.
1. Sequencing of the plan is orderly, so as to use a minimum amount of time.		
2. Dovetailing, clustering, or overlapping are used when possible.		
3. Sequence avoids backtracking.		
4. Sequence of the plan is clear so that someone else could easily follow the order.		
5. Some means of flexibility is found within the sequence.		
6. Sequencing is realistic and practical.		
7. Sequence of the plan is suitable for the person who will carry out the plan.		

Evaluator's Final Checklist

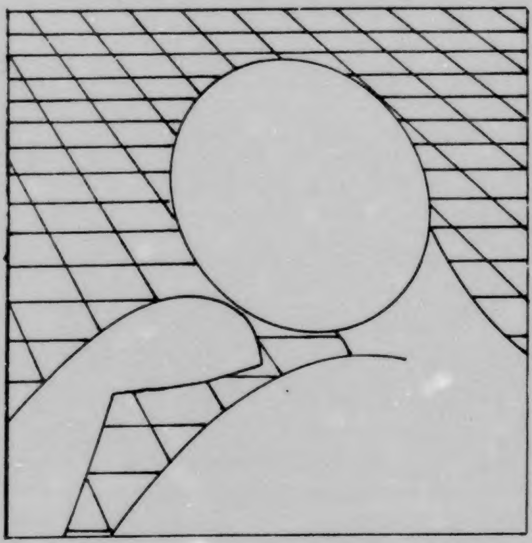
SEQUENCING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly identified the type of sequencing for each situation.	( )	( )	( )
2. Gave 10 correct examples of good and poor sequencing.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

MAKING PLANS



INTRODUCTION

Planning helps us get what we want by using what we have. By making decisions, we can plan activities which will help us reach our goals. Being able to handle unexpected events is easier when you have considered the results of hasty action. In this module you will learn how to develop plans for meeting goals.

Before you start to work on this module, be sure you have completed Modules MFE-15, THE HOW AND WHAT OF PLANNING; MFE-16, STANDARDS OF PLANNING; and MFE-17, SEQUENCING PLANS.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to write a plan for giving a party. The plan must include the 4 parts of the planning process. The plan should be clear, flexible and practical and also carry out the theme selected.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, MAKING PLANS.

LEARNING ACTIVITIES

1. READ Student Information, PLANNING PROCESS. DISCUSS with classmates,

   and/or __________________________.

2. COMPLETE Student Self-Check, PLANNING PROCESS.

3. WORK in small groups and PLAN goals for each of the following situations.

   a. Looking for a job
   b. Cleaning the house
   c. Buying a coat
   d. Going on vacation

   Justify your plan to the class,

   and/or __________________________.

4. READ Student Information, TIME PLANS. MAKE a one-day Landmark Time Plan and a one-evening Clock Time Plan for yourself. COMPARE your plans with 3 of your classmates' plans,

   and/or __________________________.

5. DEVELOP a plan on paper for an activity that could be done without detailed steps. USE the 4 steps in the planning process as an outline for the plan. DECIDE if the plan would have been different if you had planned mentally instead of with paper and pencil, and if so, how it would have been different. DISCUSS your plan with classmates,

   and/or __________________________.

6. SELECT a theme and plan a dinner party for 6 people. INCLUDE the 4 parts of the planning process,

   and/or __________________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

PLANNING PROCESS

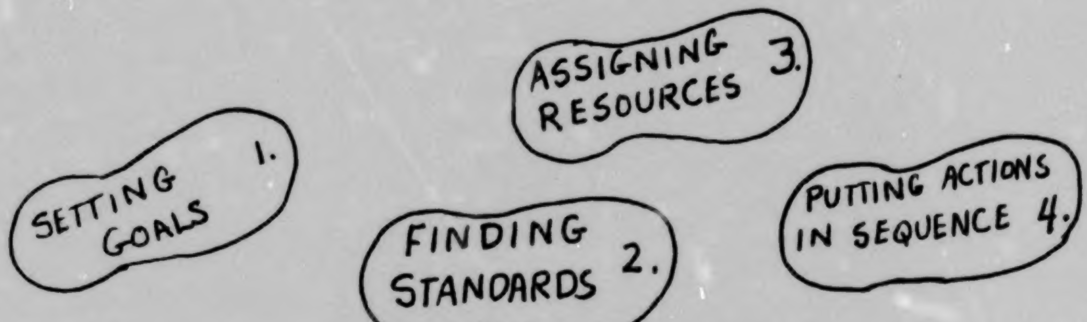
There are 4 major steps in the planning process. They are: setting goals, determining standards, assigning resources, and organizing actions into a sequence. All of these steps require decision making. Making a plan involves a whole series of decisions. Learning to make good decisions is an important part of becoming a good manager.

A plan is a method outlined ahead of time for doing or making something. A plan used in management is made up of different kinds of decisions. Setting goals is one kind of planning decision and is the first step in planning. You need to know what you are going to do or make before you can make a plan.

The second step in planning is determining standards. Standards tell us when we have completed a task to our satisfaction. If you don't have standards, it is hard to tell when you have reached a goal. Sometimes we make plans to meet a certain standard but find later that we must change the plans. This is especially true when there are children in the family. Parents may not have the time to meet the standards they have set in certain tasks and must either not do the task or take a shortcut.

The third step in planning is assigning resources. We must decide what resources to use and how much of each. We need to know what resources we have to use. If we don't have the resources to meet the goals we have set, we may need to change the goals. You may decide that you want to buy a car or motorcycle, but after looking at your resources, you decide that it would take you too long to earn the money that you would need, so you postpone the goal.

The fourth step in planning is organizing actions into a sequence. This means putting each step in the task into the right order. It means having the right thing in the right place at the right time.


SETTING GOALS 1.
FINDING STANDARDS 2.
ASSIGNING RESOURCES 3.
PUTTING ACTIONS IN SEQUENCE 4.

Student Self-Check

PLANNING PROCESS

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. List in order the 4 parts of the planning process.
2. Explain each step.

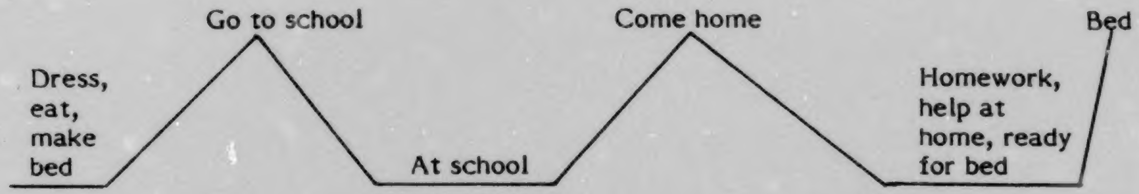
Student Information

TIME PLANS

When making plans, we organize time plans so that we know how we will use the time. There are 2 time plans that we can use. They are the Landmark-Time Plan and the Clock Time Plan.

The Landmark Time Plan uses peaks or landmarks to give shape to the day. The shape comes from those times that have special meaning. If you leave at 8:00 to go to school, that is a peak. The time you get home is another peak. Bedtime is a third peak. The times in between are where you fit in the jobs you have to do.

LANDMARK TIME PLAN



When you plan a time schedule, the inflexible events are scheduled first. These are the ones you have to do regularly. The others can be fitted in around them.

A Clock Time Plan is better for you if you need one that is more detailed. For this plan, write down all the clock times for the day and list the jobs that need to be done within each time unit you have listed. While you are learning to use a Clock-Time Plan you will need to check it often. After you learn to use it, you will not need to check it as often.

CLOCK TIME PLAN

7:00	Get up
7:00 - 7:30	Get dressed
7:30 - 7:45	Make bed, straighten room
7:45 - 8:15	Eat breakfast
8:15	Leave for school

Evaluator's Final Checklist

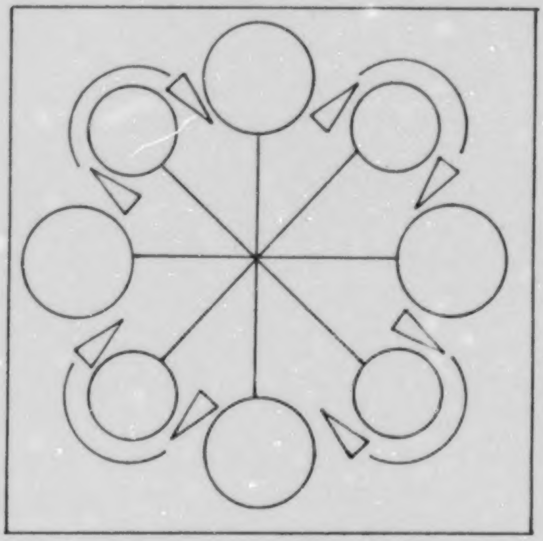
MAKING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Prepared a thorough report of party theme, decorations, refreshments, entertainment, etc.	( )	( )	( )
2. Made a plan for the party that included the following criteria.	( )	( )	( )
a. Plans were clear enough so that someone else could carry out the plan.	( )	( )	( )
b. Plans were flexible.	( )	( )	( )
c. Preparations were feasible.	( )	( )	( )
d. Plans carried out theme of the party.	( )	( )	( )
e. Plans used the 4 parts of the planning process.	( )	( )	( )
3. Completed evaluation of plan.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ADJUSTING PLANS



INTRODUCTION

Planning involves a series of decisions to help us reach goals. Sometimes the unexpected happens and we must cope with this by adjusting our plans or by using standby plans. In this module you will learn to make plans according to the planning process and to develop plans to reach goals when the unexpected happens. You will also learn to coordinate plans to do several tasks at the same time.

Before you start to work on this module, be sure you have completed Modules MFE-15, THE HOW AND WHAT OF PLANNING, and MFE-16, STANDARDS IN PLANNING.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to define standing plans, list 3 reasons why they are useful, and develop a standing plan.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ADJUSTING PLANS.

LEARNING ACTIVITIES

1. ROLE PLAY with another classmate the MINUTE DRAMAS, Student Information. ANSWER the questions about the dramas. CREATE cartoons or other visuals showing each standby plan,

   and/or ________________________.

2. READ the menus and ANSWER on paper the questions listed in Student Information, STANDBY MENUS. HAND IN your paper to your instructor,

   and/or ________________________.

3. STUDY the Mini Flip Chart, THE UNEXPECTED, Student Information. DISCUSS the situations in class,

   and/or ________________________.

4. DISCUSS with a small group of classmates the most upsetting, unexpected situation that has ever happened to you. CHOOSE one of the situations in the group and PREPARE a role play to a) describe the situation, b) show a pleasant outcome, and c) show an unpleasant outcome of the situation. PERFORM the skits before the class,

   and/or ________________________.

5. READ the case studies, STANDING PLANS, Student Information. ANSWER the questions in class,

   and/or ________________________.

6. DEVELOP standing plans for the tasks listed in Student Information, DEVELOPING STANDING PLANS. DISCUSS the usefulness of your standing plans with a classmate,

   and/or ________________________.

7. COMPLETE Student Self-Check, COPING WITH THE PLANNED AND UNPLANNED.

8. PREPARE a checklist to judge standing plans. COMPARE it with other students' plans,

   and/or ________________________.

9. DEVELOP a standing plan for an activity you do often. EVALUATE it by the checklist you developed in Activity 8,

   and/or ________________________.

10. READ the case study, SHOPPING TRIP, Student Information. With a partner, ARRANGE the tasks so that all plans can be finished on time,

    and/or ________________________.

11. READ Student Information, FAMILY DESCRIPTIONS. ROLE PLAY plans that need to be arranged to save time,

    and/or ________________________.

12. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

MINUTE DRAMAS

Directions: Ask another student to act out the following minute dramas with you.

Situation 1

Mary and Tom, a newly married couple in their early twenties, are making plans for a visit from Tom's mother.

Tom: Mary, my mother says she will be here on the 5:00 p.m. bus. Can you pick her up?

Mary: I'll try, but I have my dental appointment at 4:00. What if I'm not out yet?

Tom: I'll call Mom and tell her to have a cup of coffee at the lunch counter in the station and just wait if you are not there yet.

Situation 2

Jan and Linda are making plans for a shopping trip to purchase Christmas gifts for their friends and relatives.

Jane: Yesterday I got my Christmas club check in the mail. Let's plan to go shopping this Saturday and beat the rush.

Linda: I didn't join a Christmas Club, and I'm short of money. I'm doing some sewing for Mrs. Branson, but I don't know if I'll get paid by Saturday or not.

Jane: If you do, we can go shopping Saturday. Otherwise she should pay you this weekend and we can shop Monday night.

Situation 3

Debbie and Dan live across town. Joyce and Mike live 3 blocks from the theatre, but Joyce works across town. They plan to attend a rock concert.

Mike: The concert starts at 7:30 and I told Debbie and Dan I would pick them up at 6:45. We can get our tickets early to insure good seats.

Joyce: I may have to work until 6:00 Thursday because the boss will be out of town that day and I have to close the office.

Mike: Take your make-up kit with you. If you can't leave early enough, I'll get our tickets reserved and then get you at 6:40 and pick up Debbie and Dan at 6:45. You can get a sandwich in the meantime.

Discuss the following questions with your partner.

a. What is the problem in each minute drama?
b. What is the original plan for solving the problem?
c. What is the stand-by plan in each problem?
d. How would you describe a stand-by plan?

Student Information

STANDBY MENUS

Meat Loaf
Buttered peas Baked Potato
Garden Salad
Chocolate Cake
Crescent Rolls Butter
Coffee Iced Tea

Cheese & Crackers
Lasagna
French Bread Tossed Salad
Ice Cream
Iced Tea Coffee

Tomato Juice
Charcoal Broiled Steaks
Baked Potato Relish Tray
Rolls
Baked Alaska
Fruit Punch

Answer these questions.

1. Which menu would be best to use as a standby plan?
   Why?
2. Plan a family meal menu that would make an appropriate standby menu plan.
3. What would have to be done ahead of time in order to use your standby plan?

THE UNEXPECTED

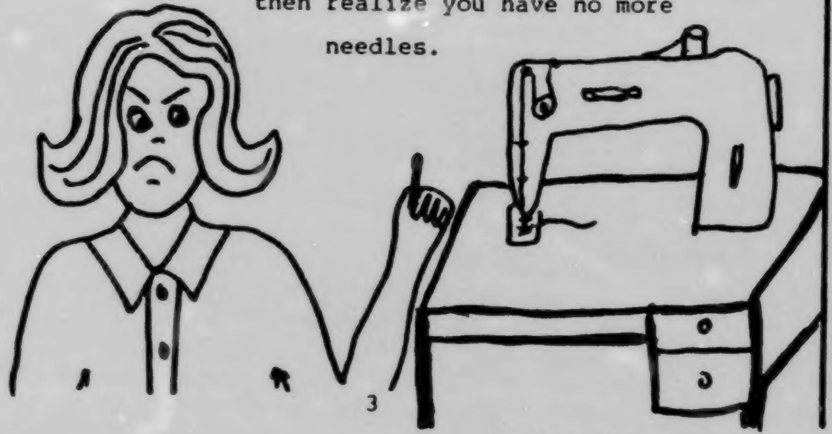
MINI-FLIP CHART

The UNEXPECTED is a situation or crisis which happens suddenly and interrupts plans.

2

SUCH AS . . .

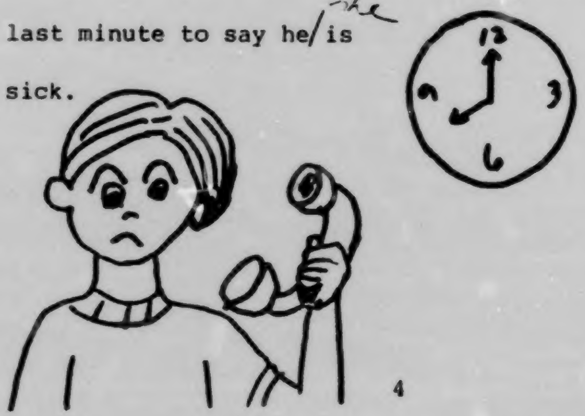
You are sewing and break your needle. You then realize you have no more needles.



3

OR. . .

The person you ride to school with phoned at the last minute to say he/she is sick.



4

How do you cope with the unexpected?

How do you make plans or take advantage
of
the
unexpected
events?

5

What
would
you
do
if. . .

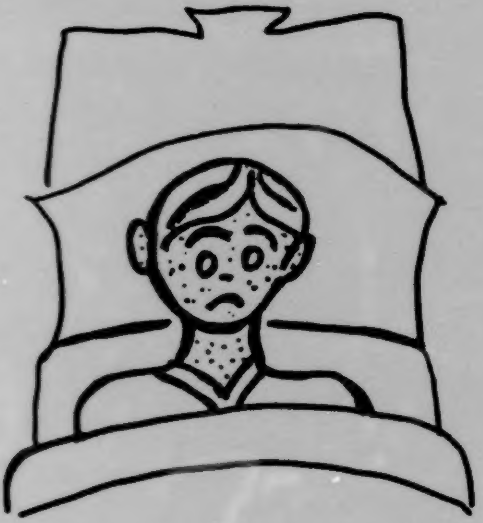
6

Junior

suddenly

caught the

measles?



7

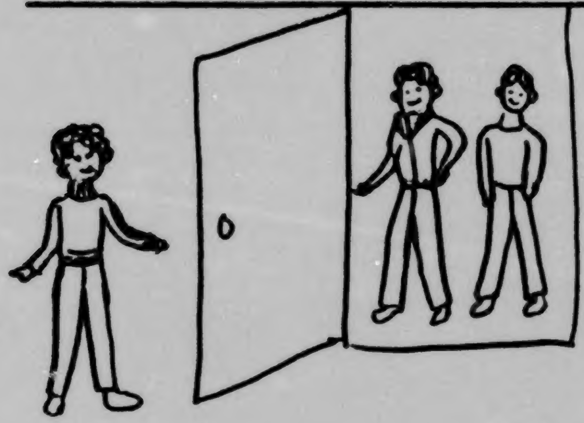
If you were a homemaker, outline a plan for

your day's activities to make time for care

of the

patient.

8



What would you do if two of your best friends came to stay three days with you? You did not expect them.

How would you take advantage of the situation? List some ways you could change your plans to meet the goal of keeping an orderly home and at the same time allowing you to spend as much time as possible with your guests.

FOR YOU TO DO: .

In groups of two or more, discuss a situation in which an unexpected event happened to you. How did you handle it? Discuss the plan you followed

or
should have followed
to cope with

the unexpected.

DIRECTIONS TO TEACHER: .

Cut pages apart, add cardboard covers, hole punch top, and put together with key rings.

Student Information

STANDING PLANS

Blanche doesn't cook too much but she can prepare several things quite well. The first time her famiy came to dinner she fixed creamed chicken over canned biscuits, frozen peas, garden salad, strawberry pie (from the bakery), iced tea, and coffee. The dinner went well so now Blanche serves this menu almost every time she has company.

What was her standing plan?

Bud hates to shop for gifts for his mother, sisters, and girlfriends. Once he sent his sister flowers for her birthday. She was pleased so now he gets flowers any time he has to give a gift to the girls or his mother.

What was his standing plan?

Karen goes on weekend trips every 4 to 5 weeks. The first time she took tons of luggage which she had to fool with. After that she always took a jacket with skirt, pants, and long skirt. With a change of shoes and a long skirt, she could manage any occasion.

What was her standing plan?

Student Information

DEVELOPING STANDING PLANS

Directions: On a separate sheet of paper, develop standing plans for the following tasks.

1. Doing the laundry
2. Doing a term paper
3. Packing for a trip
4. Cleaning your room
5. Cutting the grass
6. Cleaning the car
7. Getting dressed for a special occasion.
8. Buying groceries

Student Self-Check

COPING WITH THE PLANNED AND UNPLANNED

Directions: Answer the following questions on a separate sheet of paper.

1. If you went to a nice resturant for dinner only to find that it was full, what standby plans could you have made to be sure you had a pleasant evening?

2. Standing plans for a task that is performed frequently:

   a. are less time-consuming
   b. eliminate the planning process each time the task is done.
   c. have been proven effective.
   d. all of the above are true.

3. What should the standards be for a good standing plan?

4. Make a list of plans you have that must be coordinated. Decide how you can best arrange the task so that all plans can be carried out.

130

Student Information

FAMILY DESCRIPTIONS

Role play some plans that the following families might have that involve coordinating.

1. Elderly relatives live with the Booths. Mr. Booth works in the nearby city and Jack, their son, goes to college there. Mrs. Booth works part-time at a nearby store. Sally is still in high school. Mr. Booth's father who lives with them is in a wheelchair. Mrs. Booth's aunt also lives with them. She is in good health considering her age (94). The Booths have only one car.

2. George and Betty Smithers have 2 young children. One child is in kindergarten for half a day and the second grader attends school all day. George works the evening shift and Betty has been taking 3 classes each semester at the community college in hopes of getting a job next year. They have 2 cars, but neither is new and they sometimes have trouble with them.

3. Carolyn and Nick Storey have 2 teenage children. Both Carolyn and Nick work full-time. Since Nick travels quite a bit the company furnishes him with a car. Carolyn has to drive to work also. Sharon and Bill, the teenagers, can ride the school bus unless they have something after school. Bill has his driver's license but the family has only 1 car available to drive.

Student Information

SHOPPING TRIP

Seventeen-year-old Jan is planning to go shopping Saturday. She has to buy a birthday gift, get some stockings, and exchange a blouse for her mother. Her dad has asked her to stop at the post office and mail some important letters. They must be registered and the window is only open from 9-12 a.m. She has to be back by 2:00 p.m. to take her brother to the dentist. He can't go with her this morning because he has band practice at 9:00 a.m. She must also drop off some dry cleaning which she has to have back for tonight. The cleaners has one-hour service but won't take anything new after 11 a.m. They open at 8:00 and close at 4:00 p.m. It takes about 30 minutes to drive to town. The dentist is also in town.

She figures she can do all of her shopping in the main part of town but the post office is about 5 blocks from the shopping center--farther than she wants to walk. She will have to wait for her brother to finish at the dentist since they never know how long it will take. She figures that he will be through by 3:30 p.m. She needs to be home by 4:00 p.m. She is going out to dinner at 6:00 p.m. and has to straighten her room a little, wash her hair, and get ready. Fortunately she has a blow dryer. Somehow she must also finish reading the last 40 pages of a book for a report. She knows today is the only chance she has before it is due on Monday.

Arrange the tasks from the various plans to that they can all be carried out. Number them in order from 1 to 14. When you finish check your answers with the key below.

______Clean room

______Read book

______Do shopping

______Stop at cleaners

______Pick up clothes at cleaners

______Go to post office

______Pick up brother

______Go to dentist's office

______Wash hair

______Dress for dinner

______Drive to town first time

______Drive home first time

______Drive to town again

______Drive home again

If your answers are different after checking the key, go over the schedule with a classmate to see if your overall plan would work.

KEY: 12, 10, 4, 1, 6, 3, 7, 9, 13, 14, 1, 5, 8, 11

Evaluator's Final Checklist

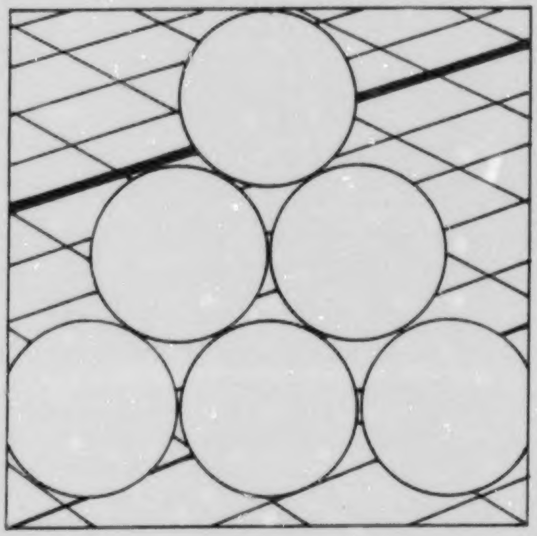
ADJUSTING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Wrote acceptable standby plan for each of the 3 case studies. Plan must meet the original goal of the first speaker in each case study.	( )	( )	( )
2.	Correctly defined standing plans and listed 3 reasons why they are useful.	( )	( )	( )
3.	Developed an acceptable standing plan and used it 2 times.	( )	( )	( )
	Evaluated plan according to listed criteria.	( )	( )	( )
4.	Correctly coordinated plans in case study so that all plans can be carried out.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ARRANGING STORAGE



INTRODUCTION

Facilitating means to make a task easier to do. When we follow certain rules in the way we store items in the home, we facilitate housekeeping tasks. When we arrange storage to suit our personal needs, it helps us operate more efficiently. In this module you will learn about the correct storage principles to use in the home.

Read the Objectives. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select a storage problem and design or modify storage areas to simplify activities within the area.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ARRANGING STORAGE.

LEARNING ACTIVITIES

1. READ Student Information, STORAGE PRINCIPLES. DISCUSS the storage principles with another student. How do they simplify activities?

   and/or__________________________.

2. ROLE PLAY with another student situations in which work is made more difficult because of not being able to find things or because things are hard to get to,

   and/or__________________________.

3. LIST principles of storage and GIVE an example of each. EXCHANGE lists with a classmate and DISCUSS principles in relation to examples given,

   and/or__________________________.

4. READ about storage principles in **Home Management Is...,** pages 243-253, or another reference provided by your instructor,

   and/or____________________________.

5. CHECK your personal storage at home against the principles you have studied. If you share the storage area, ASK the other person(s) to help you. SEE if there are ways you can rearrange things to simplify activities,

   and/or____________________________.

6. COMPLETE Student Self-Check, ARRANGING STORAGE.

7. ARRANGE with a group of classmates to develop a list of storage problems. Then brainstorm and list inexpensive ways to solve the problems,

   and/or____________________________.

8. FIND 5 pictures of storage areas in magazines and LIST the storage principle(s) that will simplify activities,

   and/or____________________________.

9. CHECK the storage areas in your classroom with a classmate. SEE if there are ways in which you can improve them. DISCUSS your results with the class,

   and/or____________________________.

10. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

STORAGE PRINCIPLES

There are several principles to follow when planning storage areas in the home.

1. Store items that are used often at the place where they are used first.
2. Place items so they are easy to see, reach, grasp, and replace.
3. Determine the limits of your reach.

There are also specific principles to help you apply the principles above.

1. Store items according to where they will be used and how often they will be used.
2. Store items that are not alike one row deep and one layer deep. Do not store bowls on top of plates, cups behind plates, and different kinds of clothing on top of each other in the drawers.
3. Stack only items that are the same size like cups, matching cereal bowls, and plates.
4. Allow enough clearance at the top and sides of items so that you can grasp and also replace items.
5. Store items according to how easy they are to reach and grasp. For example, store lightweight boxes of cereal on a top shelf with the narrow side toward the front.
6. Put heavy items that you use often at elbow height.
7. Use the storage space that is above items. Perhaps you can add a halfshelf above other items.

Student Self-Check

ARRANGING STORAGE

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. List the 3 principles to follow when planning storage areas in the home.
2. List 5 specific principles to guide you in applying the principles in Number 1.
3. Give an example of how you would use 2 of the principles in Number 2.

Evaluator's Final Checklist

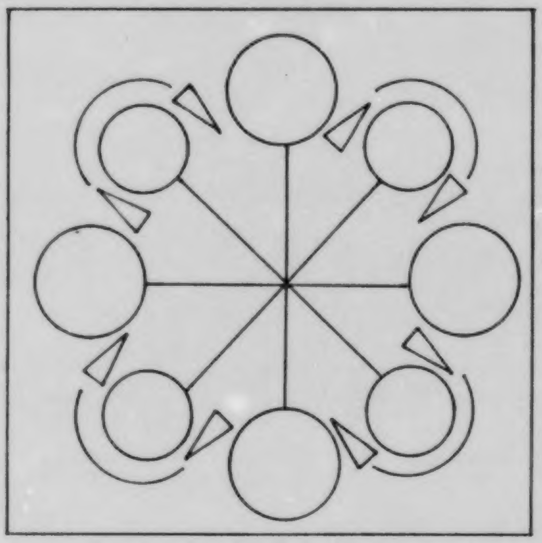
ARRANGING STORAGE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Designed or modified storage space to simplify activities within the area.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ARRANGING ACTIVITY CENTERS



INTRODUCTION

Arranging activity centers to fit a person's needs will make centers operate more efficiently. In this module you will learn the proper procedures to use to arrange an activity center in the home that will work better for the homemaker.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to arrange an activity center, taking into account storage, equipment used, and space for working.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ARRANGING ACTIVITY CENTERS.

LEARNING ACTIVITIES

1. READ Student Information, ACTIVITY CENTERS. DESCRIBE to a classmate how an activity center provides work space to do the activity, how equipment is arranged, and how objects used in doing the activity are stored,

   and/or ______________________

2. REVIEW in class the storage principles. Using the first principle of functional storage, where would you store each of the following?

   a. watering can for house plants
   b. vacuum cleaner for weekly cleaning
   c. sauce pan used daily
   d. dish detergent
   e. dusting cloth and furniture polish

   and/or ______________________.

3. STUDY activity centers in relation to storage. How would you organize the following activity centers?

    a. refrigerator-freezer
    b. food mixing center
    c. sink center
    d. cooking center

    and/or ____________________________.

4. PLAN an activity center for your room or home. CHOOSE from the following suggestions or get the approval of your teacher for another choice.

    a. laundry
    b. grooming
    c. study
    d. hobby
    e. workshop
    f. lawn and garden care
    g. sewing
    h. infant care
    i. family recreation
    j. other

    and/or ____________________________.

5. COMPLETE Student Self-Check, ARRANGING ACTIVITY CENTERS.

6. COLLECT pictures of activity centers. DISPLAY on the bulletin board or MAKE a scrapbook,

    and/or ____________________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

ACTIVITY CENTERS

An activity center is space that has been designed for a particular task or activity. Some of the centers that can be planned are sewing centers, reading centers, ironing centers, baking centers and laundry centers.

A center usually has 3 essential parts. They are a work surface, storage space, and the equipment necessary for the activity. A center is a place where you can do a particular type of work because the equipment, supplies, utensils, storage space, and counter space for the activity are all together in one place.

A sewing center has the surface (table for cutting and working), the storage (drawers or shelves for material and tools), and equipment (sewing machine, needles, thread, scissors, etc.)

The kitchen is a group of work centers. Each kitchen has 3 major areas: the sink, range, and refrigerator. The sink is used for any activities involving water and drainage. The range is used for cooking and other heating activities. The refrigerator is used for activities that deal with cold storage of food. Kitchens usually also have storage for dishes and a center for eating. Sometimes kitchens must overlap in storage space.

Centers try to suit the design of storage and use to the task being done and to the people doing it. If you design a center to reduce the task of getting ready and the task of cleaning up, part of the work is already done.

A center saves time. If all of the supplies and equipment for a job are stored at the place where they will be used often, time is saved because you don't need to stop to think where things are or to look for them or to collect them.

A center will save thinking while you are doing a task. You are doing the thinking ahead of time when you plan and experiment to learn what is needed at a particular center.

A center saves walking. If you can store the items needed for a task within your reach at the surface where you will do the job, you save time that would be used to collect the items from other places. This also saves the time that would be used to stop and start work again.

A center helps prevent confusion in work. When you think through a task, you think through the organization for that task and arrange the center with that organization in mind. Then every time you do that task, the organization is partly done for you.

A center is made up of the major equipment needed for a task. It has a work surface and storage space.

You can design a center for any activity that you do often enough to have a permanent arrangement. Centers do not need to be large or elaborate. When you design a center, think through the amount and kind of work surface and equipment you need. Think about the kinds of tasks, operations, or motions you will be doing there. Then plan how you can locate within easy reach all of the work surface, equipment, and supplies you need.

Storage Principles

A term you should know is functional storage. This means storage that is useful to you. A center should be planned for a task and everything for that task should be stored at the center. This makes it useful to you.

There are principles that are important to consider when you are planning functional storage.

1. Store items that are used often at the place of first use. Store supplies and equipment where the work will be started first. Separate items by type. Store items together that will be used together.
2. Place items so they are easy to see, reach, grasp, and replace. Having to search for things takes time and interrupts work. If you have to climb on a stool or get down on your knees, these things are not easy to reach. These storage places should not be used for items you use often.
3. Learn the limits of your reach. Use easy-to-reach spots for items that you use often. Use storage space that is harder to reach for items that you do not use as often.

Student Self-Check

ARRANGING ACTIVITY CENTERS

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. What are the 3 parts that an activity center should contain?

2. Name an example of an activity center and tell what the 3 parts include.

3. List 4 reasons for having activity centers.

4. What are the 3 principles of functional storage?

5. How do you plan an activity center?

Evaluator's Final Checklist

ARRANGING ACTIVITY CENTERS

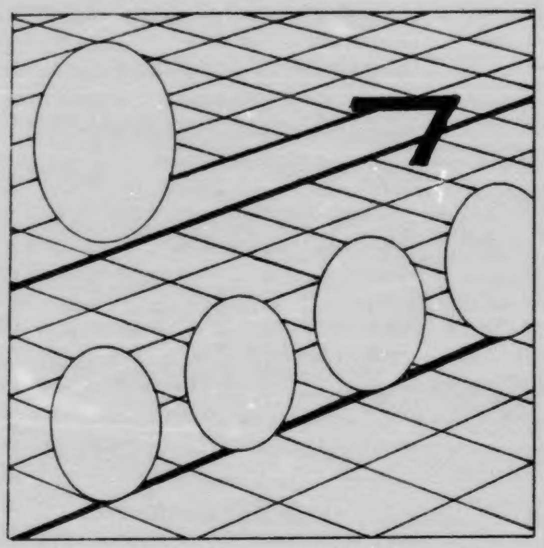
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Arranged an activity center, using the principles of storage and considering the storage, equipment used, and space for working.	( )	( )	( )

Module MFE-22

MANAGEMENT AND FAMILY ECONOMICS

PUTTING PLANS INTO ACTION



INTRODUCTION

Work and leisure are parts of our lifestyle. To get the most out of both work and play, you should plan your activities in the most efficient way. In this module you will learn to use a management plan. You will learn how to control and carry out the plan effectively.

Read the Objective. If you feel that you are able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to develop a plan and a method of checking progress, carry out the plan, and rate how well the checking method is working.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, PUTTING PLANS INTO ACTION.

LEARNING ACTIVITIES

1. READ Student Information, TAKING ACTION. When you finish, DEFINE implementing, controlling, and adjusting,

   and/or ______________________________.

2. LIST plans that you have made but never carried out. DISCUSS in class,

   and/or ______________________________.

3. READ "Analyzing a Choice Situation" in **Personal Perspectives** (Chapter 4, Ten Steps for Decision Making Section). COMPLETE the following questions.
   a. How did Lee determine the steps she would take?
   b. How did Lee activate the plan?
   c. What steps were taken to adjust the plan?
   d. If you were in Lee's place, would you have activated the plan in the same way?

   DISCUSS your answers with a fellow student,

   and/or ______________________________.

4. COMPLETE Student Self-Check, TAKING ACTION.

5. READ Student Information, GETTING STARTED ON ACTION. LIST at least 3 situations where your motivation to have or do something helped to put action into a plan. DISCUSS your answers with classmates,

   and/or ______________________________.

6. MAKE A LIST of 5 tasks you have done, both pleasant and unpleasant. MAKE a chart with 5 columns. Head the columns Task, Attitude Toward Task, Willingness to Do Task, Amount of Praise Received for Task, and How Often Done. List the 5 tasks you have done under the Task column. COMPLETE the chart. DISCUSS the relationship between your motivation and the tasks you have listed with a classmate,

   and/or ______________________________.

7. COMPLETE Student Self-Check, GETTING STARTED ON ACTION.

8. READ Student Information, CONTROLLING PLANS. DISCUSS in class,

   and/or ______________________________.

9. WRITE the terms controlling plans, adjusting plans, changing sequence, and changing standard on a piece of paper. EXPLAIN to a classmate what the terms mean. TELL the student about controls that you have used in activities such as making a garment, cleaning a room, doing homework, or working on an FHA/HERO Committee,

   and/or ______________________________.

10. READ CASE STUDIES, Student Information. ANSWER the questions. CHECK with the key to see if your answers are right. Then DISCUSS how the plan was controlled in each situation with the rest of the class,

    and/or ______________________________.

11. COMPLETE Student Self-Check, CONTROLLING PLANS.

12. READ Student Information, CHECKING PLANS. DISCUSS in class,

    and/or ______________________________.

13. SELECT one of the following ways of checking plans.
    a. Shopping list
    b. Bank statement
    c. Bus schedule
    d. Recipe
    e. Pattern instruction sheet

    EXPLAIN how the method you chose checks progress on plans and how effective it is. CHECK your progress in carrying out the plan with your instructor,

    and/or ______________________________.

14. TALK with your teacher and agree on a task you expect to do in the near future. This task should be one that takes some planning. Make a plan for carrying out the task. DECIDE on one or more ways to check on progress as the plan is being carried out,

    and/or ______________________________.

15. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

TAKING ACTION

Some people are accused of never planning ahead. Other people claim that this is not true. They plan, but just don't always get around to carrying out the plans.

People who have trouble putting plans into action have trouble **implementing** them. This means they have trouble doing whatever is necessary to carry out their plans.

How easy it is to take action on plans depends on how good the plan was. Write down on paper a plan you hope to carry out. Add mental notes about each activity. Now check your plan against the following checklist.

Make an effective plan of action.

- a. List all activities, step by step.
- b. Allow sufficient time.
- c. Allow for possible problems that might come up.
- d. Pick suitable equipment and supplies.

If your plan needs changing, you might combine, eliminate, or rearrange activities, equipment, supplies, and steps. You might want to arrange equipment and supplies more conveniently.

Now you are ready to implement the plan. Following the plan step by step is the main thing to do. Be enthusiastic. Be sure to praise yourself and other people who might be helping you carry out the plan. Use techniques that save time and energy so you don't run out of them before you finish.

Sometimes even the best plans don't work out. Then you need to control them. Checking and adjusting are part of controlling the plan. Checking means seeing whether or not things are moving along as planned. If you planned to get a cake in the oven so it would bake before you leave for a meeting, but then make a phone call and forget about your time, then you have not checked your progress. There are various ways to check plans which you will learn about in this module.

At times plans must be adjusted. This means that you change the sequence of doing things or change the standard. If you have 3 things to do in the next hour, but find something keeps you from doing one task at the time you planned, come back to it. An example of this is making a phone call only to find the line is busy. Adjusting the plan would be to go ahead with your other work and try to make the call later.

Student Self-Check

TAKING ACTION

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. Define implementing and checking.

2. List and explain 2 ways of controlling plans.

3. List and explain 2 ways plans are adjusted.

4. Explain the difference between adjusting a plan and making a new plan.

Student Information

GETTING STARTED ON ACTION

After your plans are ready, it is time to put the plan into action, with control. This step in organizing activities is an important one. Control includes motivation, direction, and evaluation or criticism.

Motivation plays an important part in putting your plans into action. Motivation is the inner drive, need, or desire that causes you to act in a certain way. Motivation activates the energy you need to do the job. Direction is seeing that the plan is going the way it should go.

Evaluation is judging the quality of the plan as it is being carried out. There are 2 kinds of evaluation. One is constructive evaluation or judging someone's efforts and suggesting steps for improving them. Destructive evaluation is judging someone's efforts and pointing out mistakes without offering ideas for improvement.

Being motivated to get the action started is important. Wanting something enough to give you the drive to start gives you the increased energy. Perhaps you want an A on a term paper. This gives you the motivation to get started on it. Or you might want to buy a car enough to begin working for the money you need for it.

Student Self-Check

GETTING STARTED ON ACTION

Directions: On a separate sheet of paper, define the following terms. Check your answers with your instructor.

1. Motivatio
2. Evaluation
3. Constructive Evaluation
4. Destructive Evaluation
5. Direction

Student Information

CONTROLLING PLANS

Plans don't usually work out exactly as you anticipate. Planning is a series of mental decisions and actions. The action, or doing stage, shows you how the plan is working. Control is necessary to make sure that the plan takes you toward the goal that you want.

Traffic lights and signs are examples of control. As long as everyone obeys them, traffic is controlled. But people who don't obey them can put lives in danger. These controls are needed for successful driving.

The process of controlling often consists of many minor checks and adjustments. When you are cooking food on the range, you check it periodically. You may need to adjust the temperature.

Planning to buy a piece of furniture on time and finding that you do not have enough money to complete the payments means that you will have a difficult adjustment to make.

Two ways of adjusting plans are changing the sequence and changing the standard. Changing the sequence means changing the order in which the steps in the plans are carried out, putting the parts in order. Changing the standard means changing your idea of what is acceptable in the action you are taking.

Controlling your actions is an important step in the planning process.

Student Information

CASE STUDIES

Directions: Read the case studies. On a separate sheet of paper answer the questions listed at the end of the case studies.

1. Larry meant to get up early to finish his math assignment before school. He set his alarm clock for 6:00 a.m. When he got up, he set his alarm for 7:00 a.m. so he would be sure to start getting ready for school as he has to leave at 7:30.

2. Beth is making fudge brownies. She preheats the oven, prepares the batter, and puts it in a pan. She puts the brownies in the oven and sets the timer. When the buzzer goes off, she removes the pan without checking for firmness. She knows that fudge brownies never seem done when they really are, so she has to rely on the time and correct baking temperature.

3. Bob is making a lemon meringue pie. In making the meringue, he beats the egg white until it is glossy and will stay in a spoon turned upside down.

4. Mrs. Jones is making the bed. When she finishes she glances at the bed and sees that the spread drags on the floor on the side and there is also a lump. She pulls the spread over so it doesn't drag and lifts the spread to smooth out the blanket that was wadded underneath.

5. Judy has her clothes in the dryer. Since she doesn't like ironing, she is careful to get them out at just the right time. She set the control on perma press and then checks a few minutes later. Her blue jeans are barely damp so she hangs them up to finish drying. Her permanent press blouses still feel wet so she puts them back in the dryer.

6. Jerry has an hour before he has to get dinner on the table. He figures he can rest a few minutes first while he reads the evening paper, then peel the potatoes and get the rest of the meal started. When he goes out to get the paper, it hasn't been delivered yet. He goes ahead and peels the potatoes, leaves them in water for a few minutes, and then reads the paper which has come.

7. Roy plans to shave and then press a pair of pants to wear. He finds his son Robbie is still in the bathroom, so Roy presses his pants before he shaves.

8. Carolyn planned to make biscuits this evening for dinner but got home later than usual. She decided that the menu she had planned really needed biscuits, but they would have to settle for canned biscuits instead of homemade ones.

Answer the following questions.

a. In which case studies were mechanical means used for checking progress?
b. Which situations used checking methods that require judgement?
c. Which case studies showed checking the time schedule?
d. Which case studies showed checking the standard?
e. In which case studies were plans adjusted through changing sequence?
f. In which case studies were plans adjusted through changing standards?

Student Self-Check

CONTROLLING PLANS

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. Why is it important to exercise control over plans?
2. List 5 controls used every day in the home or at school.
3. Define changing the sequence and changing the standard.

Student Information

CHECKING PLANS

Checking plans is one method of controlling them. There are many ways of checking plans. Lists, schedules, directions, recipes, etc. are one way. If you are using a shopping list, you would check off each item as you buy it. Directions tell you when you are doing the task as it should be done. Checking food as it cooks tells you it is cooking too fast or too slow. Checking your actions tells you if you need to make adjustments in the plan.

Evaluator's Final Checklist

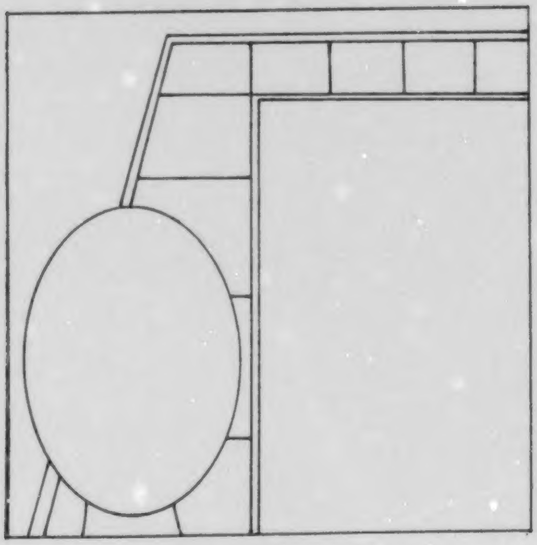
PUTTING PLANS INTO ACTION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed 4 ways to motivate the person in the case study to carry out the plan.	( )	( )	( )
2. Correctly identified the type of control used in each of 5 situations.	( )	( )	( )
3. Developed a workable plan and method of checking progress.	( )	( )	( )
Completed rating sheet satisfactorily.	( )	( )	( )
Showed understanding of how a checking system operates.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

CHANGING PLANS



INTRODUCTION

Plans are an important part of management because they help us reach our goals. Sometimes it is impossible to carry out the plan we made in the beginning. To manage such situations well, the original plan must be adjusted or a new one must be developed. In this module you will learn to adjust the standards and sequences of plans and develop new plans when the original ones are no longer workable.

Before you start to work on this module be sure you have completed Modules MFE-16, STANDARDS IN PLANNING, and MFE-17, SEQUENCING PLANS.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to adjust the standards and sequences of plans when needed and to develop a new plan when the original is no longer workable.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, CHANGING PLANS.

LEARNING ACTIVITIES

1. READ Student Information, ADJUSTING PLANS. DISCUSS in class,

   and/or ______________________.

2. DISCUSS the following points with 1 or 2 other students.

   a. What is the purpose of adjusting plans?
   b. Give an example of a simple adjustment made to a plan.

c. What type of situation would cause many adjustments to be made to a plan?
d. Define standards and sequence.
e. Given an example of standard and sequence in a plan.
f. Why are standards and sequences needed in management?
g. List several factors that would cause people to change their standards and sequence in a plan.

and/or ______________________.

3. COMPLETE Student Self-Check, IDENTIFYING STANDARDS AND SEQUENCES.

4. KEEP a record for 2 days of times when you were unable to carry out plans as originally scheduled. IDENTIFY those plans that needed a change in sequence and those that needed a change in standards,

and/or ______________________.

5. LIST the steps in your routine for getting ready for school. LIST on cards those conditions that might affect the sequence of steps. TAKE PART in the following activity.
   a. Divide into groups.
   b. Put everyone's cards together.
   c. Taking turns, draw a card and explain how the conditions listed on it would affect the sequence of your routine.

and/or ______________________.

6. LIST several situations which will change during your life and what changes will result in your standards because of them. DISCUSS your list with a classmate and DECIDE how using more flexible standards would have made the situation different,

and/or ______________________.

7. PREPARE a card game (similar to games like Life) in which students have a plan but due to unexpected situations need to change standards to complete plans. PLAY the game with your classmates,

and/or ______________________.

8. READ Student Information, ANALYZING PLANS THAT FAIL. DISCUSS in class,

and/or ______________________.

9. READ the case study about adjusting plans in **Home Management Is...,** pages 165-167. COMPLETE the following questions.
   a. What are several of the factors that caused the girls to adjust their plans?
   b. What caused them to change their standard of having the kitchen clean at all times?
   c. Does the situation show how a plan was adapted or how it was changed?
   d. How much adjusting can be done to a plan before it becomes a new plan?
   e. Could the girls effectively handle the situation in a different way?

and/or ______________________.

10. ROLE PLAY in class situations in which plans didn't work, so that new ones were needed. IDENTIFY the point where control of the plan was lost. Explain why control was lost at the point you identified rather than at some other point. DEVELOP and ROLE PLAY a new plan for the situation,

and/or ______________________.

11. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

ADJUSTING PLANS

In order to control a plan while you are carrying it out, you must check and adjust where necessary. If you are using a recipe, you must check it as you go to see if you are following it correctly. If you are sewing you must check the pattern as you go to make sure you are putting the garment together properly. This is particularly true for someone who has neither sewn nor prepared food much.

Another step in controlling a plan is to make adjustments. If you sew a sleeve in the wrong way, you must take it out and put it in correctly. This is called adjusting your plan. If you plan to go to a party and become ill at the last minute, you must stay home from the party. This is making an adjustment in your plan.

Controlling your plans by checking and making adjustments is one step in the many decisions that we make when we formulate and carry out plans. Another step is called determining standards. A standard tells us how much is enough or when a task is finished the way we want it. You may keep your room neater than your friend. Your standards of neatness are different from those of your friend. We develop standards for the things we do. Sometimes when the plans we make don't meet the standards we have set, we must adjust them.

Another step in planning is organizing the steps in a plan into a sequence. If the steps are not in the right sequence, the plan can fail. If you prepare a meal and do not plan the steps so that all the food is ready at the same time, some food may be too hot or too cold to eat. Then the plan needs adjusting.

Student Self-Check

IDENTIFYING STANDARDS AND SEQUENCES

Directions: Read the case study below. On a separate sheet of paper complete the statements which follow the case study. Check your answers with your instructor.

Jim is going out of town with a friend for the weekend. They are leaving after school. Jim has the family car. His mother has asked him to stop at the store for groceries before he leaves. He will drop the groceries at home on his way out of town. He is also supposed to stop at a friend's house for some records to take with him. He decides to pick up his friend before he goes to the other friend's house for the records. Then he stops for groceries. When he stops for the records the friend is not there and has left a note on the door telling him she had to leave for an hour. She suggest that he come back then for the records. This will make Jim late getting out of town. The people he and his friend are visiting expect them at a certain time and have planned a party.

1. If Jim decides to go ahead without the records, he has changed the ______________________(standard, sequence) of his plan.

2. If Jim decides to call the people he is to visit and tell them he will be late to the party, then take the groceries home and wait for an hour to pick up the records, he is changing the ______________________(standard, sequence) of the plan.

Student Information

ANALYZING PLANS THAT FAIL

Plans do not always work. When this happens, it is important to analyze or evaluate them to find out why they failed. Was the plan a poor one for the situation? Were the standards or goals set too high? Were the steps in the plan in the wrong sequence?

Decide what the factors were that caused the plan to fail. Decide whether they were factors that were outside of your control of within your control. For example, if you were late for a date, were the reasons you were late within your control? Or were they factors that you could not do anything about? If you failed to get homework in on time, was it because something outside of your control kept you from getting your homework done, like a family emergency, or was it because you did not plan to complete the homework?

Analyzing or evaluating why plans fail can help you to make your plans work in the future.

Evaluator's Final Checklist

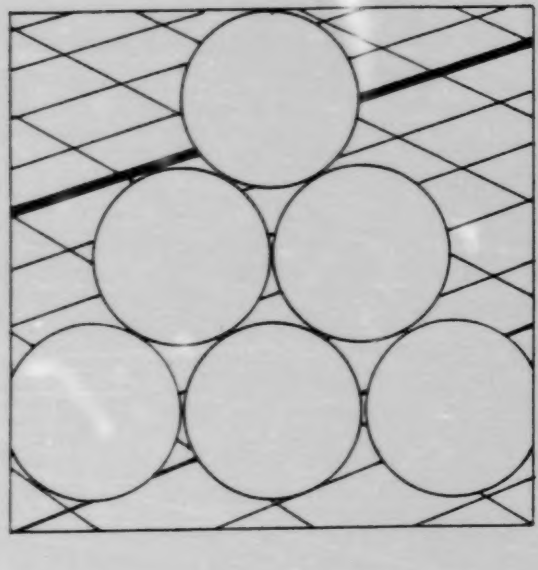
CHANGING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly adjusted the standard needed in the situation and explained why the adjustment was needed.	( )	( )	( )
2. Made the correct adjustment needed in the case study to carry out the sequence of the plan.	( )	( )	( )
3. Correctly identified the point in the case study at which control was lost in the plan.	( )	( )	( )
Correctly explained why control was lost at that point rather than at another point.	( )	( )	( )
4. Devised an appropriate new plan for the situation in Number 3.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING SAFE STORAGE PRACTICES



INTRODUCTION

It is important to practice good safety rules in the home. You need to know how to place and store equipment and supplies to make the home safe. In this module you will learn to plan the placement and storage of equipment and supplies for safety in the home, to show an awareness of unsafe practices, and to make changes to improve them.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify unsafe practices relating to supplies or equipment and tell what change is needed for each unsafe practice to make it safe.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist.

LEARNING ACTIVITIES

1. READ Student Information, SAFE STORAGE,

   and/or ______________________________.

2. ANALYZE the safety of storage in your home by using Student Information, SAFETY CHECKLIST. TALK with your family about areas that need improving,

   and/or ______________________________.

3. SKETCH a safe storage area for the families in Student Information, SAFE STORAGE AND THE FAMILY. LIST supplies and equipment kept in the particular storage area. TURN IN your sketches to your instructor,

   and/or ______________________________.

4. COLLECT pictures from magazines of types of storage commonly used in homes. - Your pictures should include clothing, kitchen, laundry, hobby, garage, attic, and basement storage. With your classmates, MAKE a collage using the pictures,

   and/or ______________________.

5. MAKE a flip chart about how the placement of equipment and supples is related to safety. Examples might include placing an electric appliance where it could fall in the sink, mop bucket left in traffic lane, etc.,

   and/or ______________________.

6. MAKE A FILE of manufacturer's instructions for equipment and/or supplies which give safety suggestions. PLACE the file on display for others to see,

   and/or ______________________.

7. COMPLETE Student Self-Check, DANGER QUIZ.

8. MAKE a poster or bulletin board or GIVE a demonstration to the class on the safe use of a piece of equipment. USE the information in your file as a guide,

   and/or ______________________.

9. REPORT to your classmates on the topic, "An ounce of prevention is worth a pound of cure." Relate this slogan to storing equipment and supplies safely. GIVE at least 4 examples of things which could happen if supplies and equipment are not stored safely,

   and/or ______________________.

10. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SAFE STORAGE

Safety Sam is a safety sleuth. He searches for safety hazards. He looks for equipment that is not stored or used safely. He looks to see if supplies are kept in a safe place. It's easy for him to spot hazards in the open like too many cords plugged into a receptacle, or a cord that is worn and frayed, or too many items left in the path where people walk in a house.

There are hidden hazards that Safety Sam looks for too. They are just as dangerous.

One hazard is the medicine chest. It is filled with pill bottles, spray cans, and razor blades. Can you think of more medicine chest hazards for Safety Sam?

Same finds disaster in storage closets. Everything that is stored we stick in closets. There is paint thinner that could cause a fire or could fall on someone. There are large boxes that are stored on top of small ones and could hit someone if they fell. Gasoline stored in a closet is dangerous. The string mop is leaning against the wall and is ready to fall. A vacuum cleaner is leaning and ready to tip over. There is no ventilation in the closet and this combined with the gasoline could start a fire.

A wobbly ladder can cause a fall. Storage doors that are left open are not safe. Open cabinet doors can cause a nasty bump on the head or an injury to the eye.

Using ammonia and chlorine bleach together makes poisonous fumes that can kill someone. Never mix household chemicals unless you are sure of the reaction.

Small children in the house make Sam a nervous wreck. It's not the children. It's the parents who do not know how to store supplies and equipment that cause the trouble. Can you give the basic rule for safe storage when small children are around? It is to keep things locked or out of reach of children.

Objects should never be stored on stairs. You may remember that you left something there, but someone else may fall into your trap.

Cats and kids love things that dangle--like cords. Putting cords and other dangly things away could save a life or prevent an accident. Turning pot handles away from the edge of the range will keep a small child from pulling a pot over.

Safety Sam finds new hazards for children who are older. Lawn equipment can be very dangerous. Rakes left with the tines pointed up could be stepped on and cause the handle to fly up and hit someone. Clippers and sickles with sharp blades can cut. Gas mowers with big blades could cut a toe or foot.

Propping tools in the shed is not storing them correctly. They should be hung or attached to the wall in some other way with the dangerous part turned in.

Safety Sam has been around your storage area with you. He wants you to be very careful in the future about your storage areas. One last reminder. Knives and other sharp objects stored in the sink drainer can cause a nasty cut, especially when the sharp point is sticking up.

Now it is up to you.

Student Information

SAFETY CHECKLIST

Directions: On a separate sheet of paper, write the numbers of the items that are not done in your home.

1. Store scissors or other sharp objects in holders or in a secure place.
2. Always disconnect iron from outlet when not in use.
3. Don't fill steam iron while it is plugged into an outlet.
4. Know how to operate emergency releases on laundry equipment.
5. Never disconnect electrical equipment with wet hands.
6. Never let appliance cords get damp.
7. Keep lint filter clean on dryer.
8. Have good lighting over kitchen, bathroom, and laundry areas.
9. Never set hot glasses on cold surfaces.
10. Use flat-bottomed, well-balanced pots and pans without sharp corners and raw edges.
11. Turn handles of cookware away from range edge, but not over a hot burner.
12. Use pot holders to handle cookware when hot.
13. Lift lids away from you to let steam out.
14. Lower heat under pots and pans as soon as cooking temperature has been reached.
15. Use kitchen tongs to turn food when frying or to remove food from hot water.
16. Keep knives sharp. Wash and dry them separately.
17. Use a rubber spatula to clean sides of mixing bowl when using beaters.
18. Stand to one side when lighting a gas oven. Open the door for a few minutes, then light match before turning on gas.

19. Keep cupboard doors closed when not in use.

20. Do not wear loose-fitting clothes with long sleeves or ties when cooking.

21. Use only electrical equipment that complies with safety standards of Underwriters' Laboratories.

22. Never plug in more than one appliance with a heating element on the same circuit unless an electrician has said the wires are large enough to carry the current of both appliances.

23. Never connect electric appliances when standing on a wet surface or when perspiring excessively.

24. Plug a cord into the appliance first, then into the wall outlet.

25. Arrange the cord so it can't be stumbled over while the appliance is connected.

26. Disconnect an appliance from the wall outlet first.

27. Unplug an appliance by pulling on the plug, never the cord.

28. Replace cords that are worn.

29. Never plug appliances into light sockets. The lighting wiring is not enough to carry current for appliances.

30. Disconnect appliances at outlet and let cool before cleaning and storing.

31. Keep forks out of an electric toaster.

32. Keep spare fuses on hand. Never use a penny behind a fuse.

33. Keep a flashlight handy by the fuse box.

34. Know how to change a fuse or reset a circuit breaker if it is used instead of a fuse.

35. Avoid using extension cords when possible. If it is necessary, be sure the extension cord is the correct gauge wire for the appliance used. Use asbestos cords for heating appliances, heavy-duty cords for tools, and moisture-resistant cords for equipment in damp locations.

36. Do not string cords across work or walk areas, over pipes or hooks, across radiators, through doors, or under rugs.

37. Do not sharply twist, knot, or bend a cord.

38. Never stick anything into a wall socket except a cord. If small children are present, use cover plates for outlets not in use.

39. Never turn on lights or a motor switch while touching a metal stand, pipe, or other grounded metal.

40. Repair or replace floor coverings which have tears or holes or loose, frayed, or curled edges.

41. Wipe up spilled liquids, foods, grease, etc. promptly from floors.

42. Keep toys, sewing boxes, or other small articles out of the way to prevent people from tripping over them.

43. Use the right wax for the floor. Rinse floors completely before using wax and then use a very thin coat.

44. Use a non-slip device or backing under small rugs such as rubber pads, rubberized coating, etc.

45. Have walk areas and stairs well-lighted.

46. Store heavy objects on lower shelves.

47. Use a safe stepstool or stepladder for reaching high places.

48. Clearly label any poisonous material or dangerous compounds such as lye, bleach, insecticide, etc. Keep in the original containers away from the reach of children. Store in a locked cabinet away from food.

49. Keep medicine locked in a cabinet away from children.

50. Keep medicines used externally and those used internally away from each other.

51. Keep flammable liquids, paper, rags, etc. away from storage areas.

52. Store flammable liquids such as oil-base paints, kerosene, and gasoline outside in their original, clearly labeled, and fire-safe metal containers. Never store them in glass.

53. Wrap up dust from vacuum cleaner or dustpan, flour, or uncooked cereals and dispose of them in the garbage. Never throw them into an open fire because they can explode.

54. Do not use kerosene or gasoline indoors.

55. Keep kitchen matches in a metal container.

56. Place towel racks away from the range so towels cannot fall on a burner.

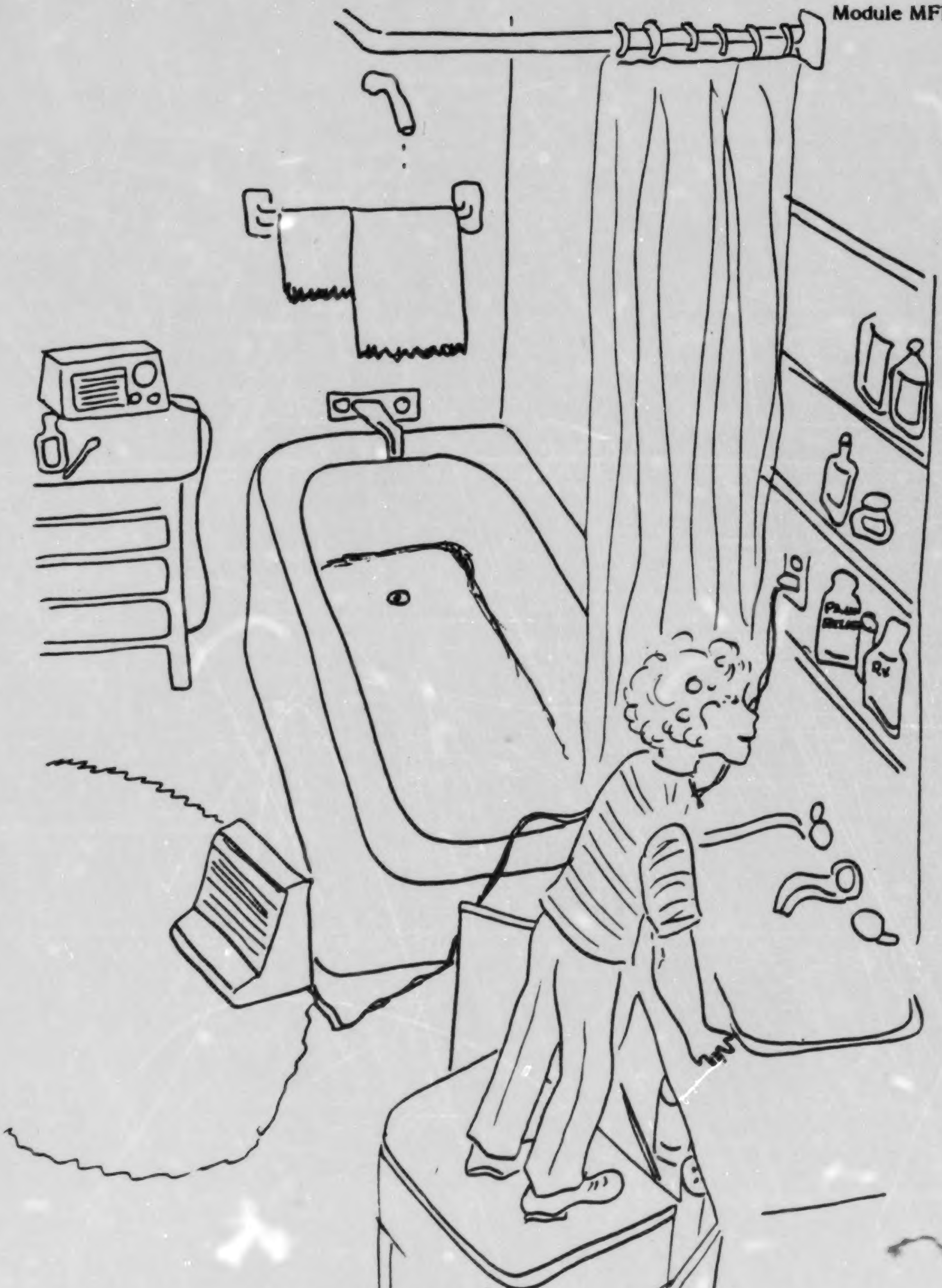
57. Have a fire extinguisher ready near the place where you might need it most. Know how to use it.

58. Always return products to their safe storage place after you use them.

Student Self-Check

DANGER QUIZ

Directions: The following series of 3 pictures shows many dangers found in the home. On a separate sheet of paper list the dangers you find in the pictures. Check your answers with your instructor.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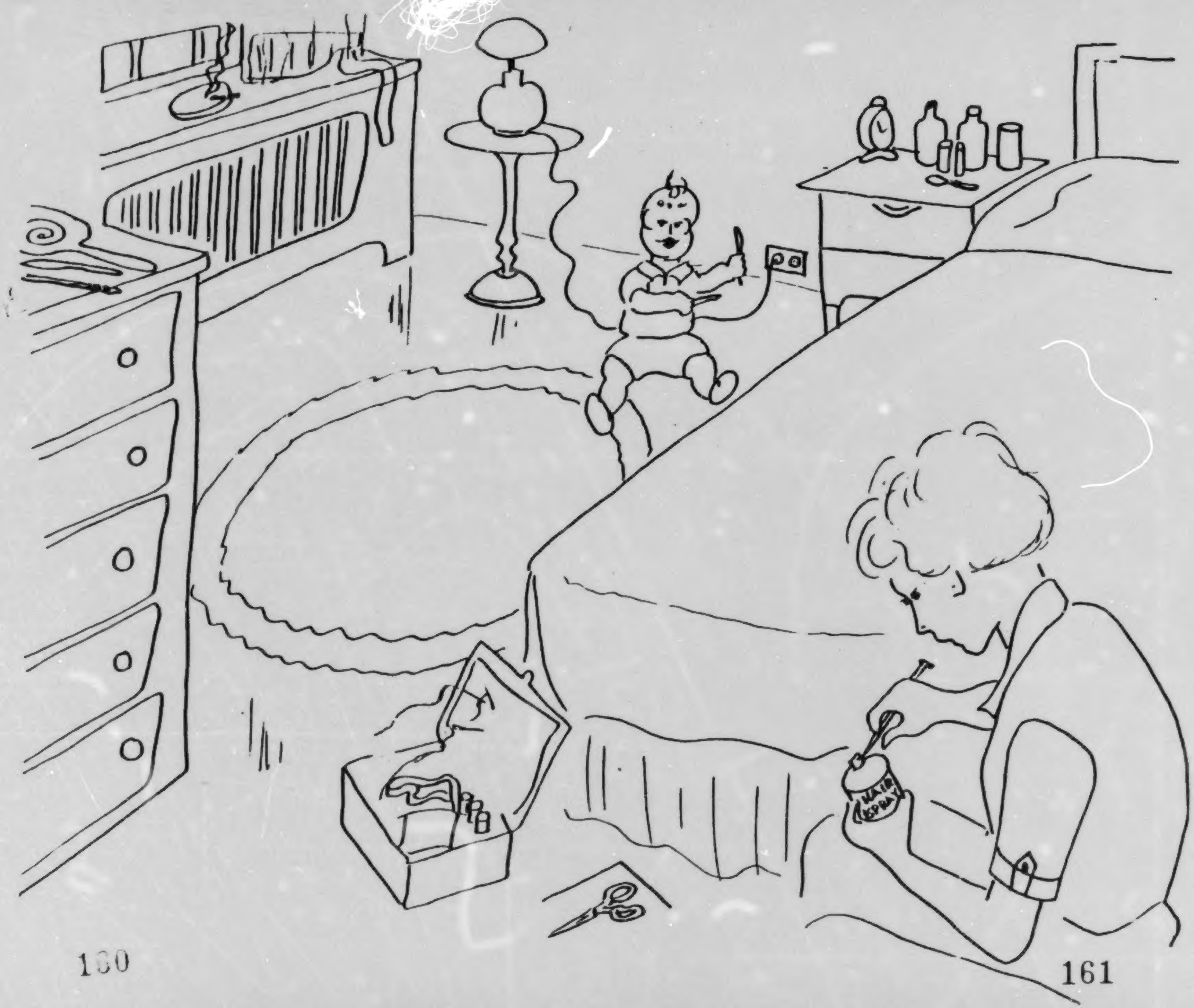
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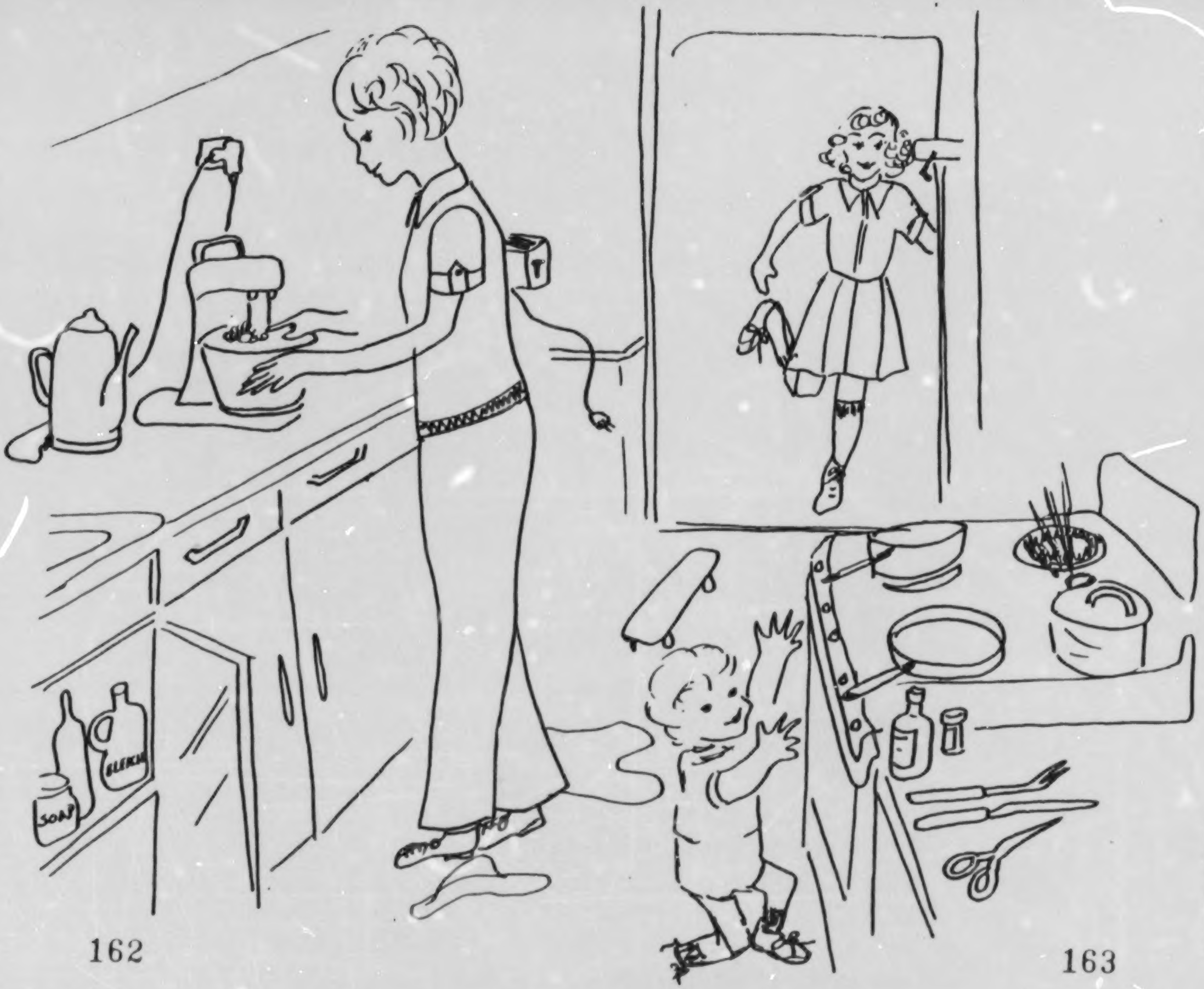

SOAP
BLEACH

Student Information

SAFE STORAGE AND THE FAMILY

Situation A

Family consist of a mother, father, and 11-month-old child. No automatic dishwasher in kitchen. Carpets throughout house. Limited closet space. All supplies are kept in the kitchen sink area. This is the area you are concerned with.

Supplies and Equipment DRAWING OF A SAFE STORAGE AREA

Situation B

Family consists of a husband and wife, middle-aged. Husband likes to construct household furnishings. He has a fairly good workshop in a corner of the basement. This is the area you are interested in.

Supplies and Equipment DRAWING OF A SAFE WORKSHOP

Situation C

Family consists of mother, father, brother (aged 10), and sister (aged 4). Mother likes to sew. She has one corner of her room set aside for her sewing things. This is your storage area.

Supplies and Equipment DRAWING OF A SAFE SEWING AREA

Evaluator's Final Checklist

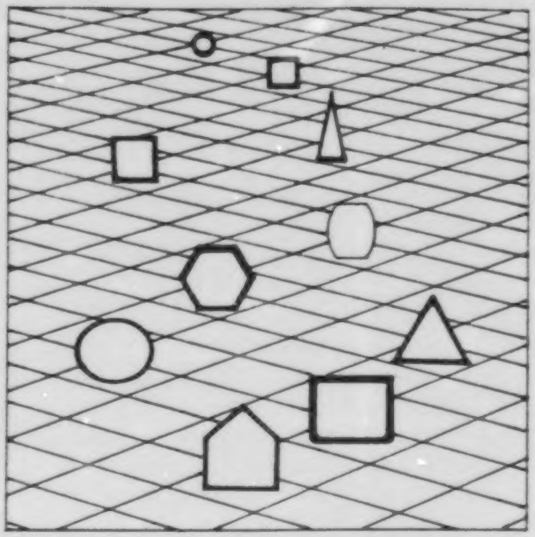
USING SAFE STORAGE PRACTICES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed 7 rules a family should follow for safe storage and placement of equipment.	( )	( )	( )
2. Correctly identified at least 16 unsafe practices relating to supplies or equipment from the situations given.	( )	( )	( )
3. Correctly listed the change needed for each unsafe practice identified in Number 2 to make it safe.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING SUPPLIES AND EQUIPMENT



OBJECTIVE

When you finish this module, you will be able to choose the supplies and equipment that will do tasks best and justify your choices by telling why each product is the best choice from among those available.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING SUPPLIES AND EQUIPMENT.

INTRODUCTION

The right choice of supplies and equipment in cleaning and maintaining the house makes work easier. It also makes things last longer in your house. In this module you will learn to match the right supplies and equipment to the tasks to be done. You will learn to choose from the available supplies and equipment those items which will do the job easily and well.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, WHAT TO CONSIDER ABOUT SUPPLIES. With 1 or 2 classmates LIST as many examples of the points to consider about supplies as you can think of. COMPARE your group's answers with those of the rest of the class,

   and/or ______________________________.

2. COMPLETE Student Self-Check, SUPPLIES.

3. READ Student Information, CLEANING,

   and/or ______________________________.

4. DRAW cartoons and post on the bulletin board to illustrate the ideas from your reading in Activity 1,

   and/or ___________________________.

5. READ Student Information, WHAT TO CONSIDER ABOUT EQUIPMENT. With a classmate LIST as many examples of the points as you can think of. CLIP magazine pictures and PROVIDE your own captions to illustrate the points,

   and/or ___________________________.

6. COMPLETE Student Self-Check, EQUIPMENT.

7. MAKE A LIST of 10 common household tasks with a friend. Try to decide what 4 pieces of equipment and 4 supplies would work for doing the most tasks,

   and/or ___________________________.

8. INTERVIEW an older person (maybe your grandparent) to find out what products she/he used as a youth to do some of the jobs you listed in Activity 7,

   and/or ___________________________.

9. TALK to your science or chemistry teacher to see what you can find out about everyday things that can be used in doing household tasks even though they have other uses (vinegar, soda, ammonia, etc.),

   and/or ___________________________.

10. CHOOSE a household task with 2 or 3 classmates. DECIDE as a group on 4 supplies and 4 equipment items that could be used to do the task and LIST them on pieces of paper. DRAW the slips of paper. Each student in the group uses the items listed on his/her slip of paper to DO the task. COMPARE the results of the various supplies and equipment,

    and/or ___________________________.

11. ARRANGE a display of household gadgets. HOLD a brainstorming session to think of new uses for each gadget. TRY out the ones that could be done in your classroom,

    and/or ___________________________.

12. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

WHAT TO CONSIDER ABOUT SUPPLIES

The right choice of supplies for cleaning and maintaining things around your house makes work more efficient and makes things last longer in your home. Sometimes, however, supplies can be so efficient that they are too strong. They damage what is being cleaned. At times we may choose the most efficient supplies even though we know they will shorten the life of what they are being used to clean. This may be a good choice if what is to be cleaned is inexpensive and our time and energy is very limited. We need to be able to find supplies that are both efficient and as harmless as possible.

There are several points to consider in choosing supplies.

1. Is the type of cleaning action suitable for the product being cleaned? Will the chemicals in the cleaner be harmful? In general the more acid or alkaline the cleaner is, the more likely it is to damage what is being cleaned. Chlorine bleach is very efficient in removing stains but it

will also weaken the fibers in the material. Ammonia is very efficient in dissolving grease but may gradually damage vinly or linoleum floors by removing too much oil. Both are helpful in killing germs, however. They are usually safe for hard finishes such as glass, procelain or ceramic tile. Detergents are usually rather alkaline. It is well to test new brands in a spot that doesn't show on things like material that might be damaged if the detergents are advertised as being strong or "very easy." Water softeners or a little vinegar in water helps remove mineral deposits left by hard water. Metals may be affected by cleaning agents. Silver and aluminum will oxidize (darken) when exposed to strong acids such as bleaches. Special dips are sold for cleaning silverware. These will remove the dark lines which may be intentionally worked into the grooves of the design.

2. Is the amount of abrasiveness suitable for the surface being cleaned? An occasional cleaning of sinks and bathroom fixtures using scouring powder may be needed but regular use may damage the surface. Scratches in the finish means they will get dirty faster the next time. Formica, tile, and porcelain can be cleaned with a detergent solution or all-purpose cleaners, but scouring with a gritty cleanser may damage them and dull their finish. Silver polish and cleaners for copper-bottomed pots are only mildly abrasive as compared with scouring powder. A paste made of soda may provide enough abrasiveness to clean many things. Scouring pads are safe for most pots and pans but are too harsh for siver and objects with painted designs. It is important to use very soft cloths on furniture to avoid scratching the surface.

3. Is the form of the product (liquid, paste, foam, spray, etc.) suitable to the surface being cleaned or preserved? When objects are placed in water for cleaning, liquid cleaners are usually best. Thin solutions may drip down and make a mess in cleaning vertical surfaces indoors, however. Some forms of cleaners are also difficult to remove from cracks and crevices. Sprays and foams may be more easily controlled than liquids that must be wiped on. Paste may be harder to apply and remove from many surfaces. Paste wax does not have to be used as often as liquid forms of wax. It preserves wood finishes better.

4. Is the method of application suitable to what is being cleaned? The method depends on the form of the product--whether it is supposed to be wiped on, sprayed, is a dip solution, etc. Other factors to consider are how dirty the surface is, whether the job is done indoors or outside, how wet the object can get without damage, and possible damage to surrounding areas.

5. If it is a specialized product, how much better does it do than a product that is used for several purposes? If you are not sure, you may want a specialized product, but often a single product will do a variety of jobs well. For example, all-purpose cleaners in spray containers will clean a variety of surfaces. Window cleaners can be used for many things besides windows.

6. How safe is the product for normal use? What safety precautions must be taken? Extra precautions must be taken when small children and pets are around with many cleaners, but some products may also be hazardous to the user. **Read the label** to find out if getting the product on the skin

or in the eyes is hazardous or if the fumes are toxic. If you decide to use the product you will need to be very careful while using it.

7. What products will help maintain surfaces, not just clean them? Waxes and polishes are major products for this purpose. They brighten finishes and keep the surface from wearing off so quickly. Paste wax is best for wood finishes because water is harmful to wood. Acrylic finishes are especially good on vinyl floors because they are tough and long-lasting. The finish on the wood helps you decide what is best for wooden furniture. Paste way is recommended for varnished pieces but a special oil is often good for keeping unvarnished wood from drying out. Regular furniture polish brightens furniture but attracts dust. Metals may need some kind of perservative to keep rust and tarnish away. These cannot be used on objects used to eat with but decorative items or surfaces not touched by food may be kept in better condition by application of such finishes after cleaning them.
   Special finishes may be on draperies and slipcovers when purchased which shed water and stains. This finish may be removed by laundry or dry cleaning but is available as a spray. The spray is not usually quite as effective as the original finish, but will help reduce soiling.

8. Another point for you to think about is the use of spray or aerosol cans. These cans contain chemicals which pollute the air. Many people have given up spray cans and substitute other products. An example of this is in the use of deodorants. Many people have switched from aerosol cans to roll-on, stick, or cream deodorants. This is a personal decision which you will need to make. Many cleaning products come in aerosol cans and you will need to decide whether the pollution is worth the convenience of the spray can.

Student Self-Check

SUPPLIES

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. List 3 points to consider in choosing supplies for household tasks.

2. Is an acid or alkaline cleaner more or less likely to damage the item being cleaned?

3. What happens when metals are cleaned with strong acids?

Student Information

CLEANING

When you clean, you are removing many kinds of dirt from many different surfaces. In order to do the safest and best job, you need to consider 1) the kind of dirt, 2) the kind of cleaning agent, and 3) the kind of surface to be cleaned.

Kinds of dirt — Dirt is a matter that has gotton out of place. When dirt is in a flower pot where you have a plant growing it is of value, but on the floor it is only dirt.

Loose soil can be removed easily by brushing or sweeping. But if it gets ground in or sticks to the surface with oily film or moisture, then it is a bigger problem to remove.

Water soluble soil like syrup, fruit juice, and starches are easy to remove unless they are not removed right away. Some need to be cleaned with cold water, some with hot. Some need a lot of water, some a little.

Soils insoluble in water are harder to remove. They are oil or solid dirt and oil together. If left too long, they will "set" and are then even more difficult to take out.

Tarnish and corrosion are dirt that have become part of a surface because the surface reacted chemically with the air or liquids that touch it. An example of this is tarnish, or the black discoloration on silver; rust on metal is an example of corrosion.

Kinds of cleaning agents -- Water is an important cleaning agent. It is usually available and harmless if used properly. Water dissolves many kinds of dirt and flushes them away. A damp, not a wet, sponge or cloth should be used on furnishings. Warm water cleans better than cold. Very hot water can damage materials.

Alkaline water solutions clean better than water because alkalies cut grease. Substances that combine with water to make alkaline solutions include soap, soda, lye, water softeners, and general purpose detergents. These solutions feel slippery. They are damaging to aluminum, wool, and some other fabrics. They remove oil from the skin and so are harmful to it. Very strong alkalies, like lye, have caustic action which means they eat into surfaces they come into contact with like skin, cloth, rubber gloves, enameled surfaces, and some household metals. Lye is used in products that open drains. You should use these kinds of cleaners very carefully and only after you have read and followed the directions.

Soap is one of the oldest and best known cleaners. It is made by heating fats and lye together. If there is a good balance between the fat and lye, the soap is neutral. It is then considered to be mild; neither acid nor alkaline. Soaps are made from different kinds of fat. Some of them are beef fat, olive oil, and coconut oil.

Soap cleans because it is a wetting agent. It helps water spread better and covers the finish that is being cleaned. It helps oil combine with water in an emulsion to take away the greasy soil.

One problem with soap is that it combines with the minerals in hard water and forms soap scum. This is hard to get out of clothes and causes graying. This is what causes the ring in your bathtub.

Synthetic detergents are made from petroleum products. They act like soap but do not react to minerals in hard water to form soap scum like soap does. They cut grease better than soap.

Acid water solutions used for cleaning in the home are vinegar and lemon juice. Acids cut grease and act as a mild bleach. Sometimes they will restore the color that alkaline solutions have changed. They help to clean some darkened metals. Lemon and vinegar solutions are not as strong as commercial acid cleaners so they may not damage materials as much.

Fat solvents remove grease spots or soil that is combined with grease. Spot remover solutions are usually fat solvent. Gasoline and dry-cleaning fluids are fat solvent but should not be used in the home. They are dangerous fire hazards and have poisonous fumes.

Fat absorbents are dry powders like corn meal and talcum. Many commercial rug cleaners are in this group. When they are put on dirt, they will take up the dirt and it can be brushed away with the powder.

Abrasives wear away dirt by scraping and polishing. They can also damage the surface that is being cleaned. There are fine abrasives like silver polish, and harsh abrasives like steel wool or sandpaper. Scouring powders are abrasives. You should pick an abrasive cleaner carefully so that it is only as harsh as you need.

There are many brand name products on the market to clean everything. They are made up of the cleaning agents listed above. Choose the product that will do the job you need done. Read the label carefully before you use the product.

Kinds of surfaces to be cleaned — Since some cleaners are harmful to some materials, you need to pick them carefully so that you get the cleaners least likely to be harmful. Then you need to follow the directions.

Before you clean a material you need to know what you are cleaning. Read the labels. They will tell you if some cleaners should not be used on certain materials. Keep the labels in a file so that you can refer to them.

Floor care — Sweep loose, dry dirt often. Wipe up spills right away so they are not tracked over more of the floor.

Alkalies will harm wool carpets and linoleum. Examples of alkalies are heavy-duty household cleaners, oven cleaners, drainpipe cleaners, and wax removers.

Sponging spots on rugs with detergent and warm water before the spot dries may take out the spot. Use a grease solvent on grease spots. After you do this, sponge the spot with lukewarm water and blot up the extra moisture.

Wax protects floors and makes them look better. Floor wax comes in paste or liquid. It may be polishing or self-polishing. It can have a spirit-solvent base or a water base. Self-polishing wax does not need buffing after waxing as polishing wax does.

Spirit-solvent wax has a naphtha or turpentine base and comes in both polishing and self-polishing forms. Wax with a spirit-solvent base is combustible and should not be used on asphalt or rubber tile floors. It is better for wood than water-base waxes.

Water-base wax is good for rubber or asphalt tile floors. Either kind of wax can be used on linoleum, vinyl, ceramic tile, and terazzo floors.

When applied too thickly, waxed floors are dangerous because they are slippery. The wax does not dry all the way through and the soft layer underneath causes the floor to be slippery. A thin coat will dry all the way through and is not as slippery.

Wallpaper and painted walls — Wipe off the loose dirt first. Use the vacuum cleaner attachment, a long brush, or a broom with a clean cloth tied over it.

If the wallpaper is washable, remove spots first. You can try blotting the spot with a clean blotter, then press over with a warm iron. Scrape crayon spots with a knife, then sponge lightly with a damp cloth and a grease-solvent spot remover.

When you wash walls and woodwork, start at the bottom and work upward to keep the wall from streaking. This is caused by dirty water running down the soiled wall.

Furniture — Dusting new wood furniture with a dirty cloth will scratch it. Old furniture will scratch, but does not show as much. Putting on too much furniture polish will leave a film on the surface that catches and holds more dirt than a diry surface. For furniture polish that you need to rub, rub with a soft cloth until a clean finger leaves no mark on the surface.

Gas and electric ranges — Read the manufacturer's booklet that comes with the appliance to see how you should care for it. The enameled surface on a range is a glass-like product. It can be damaged by wiping with a wet sponge while it is hot. Reflector pans under surface units on a range help reflect the heat to the pan you have on it. If spilled food is not cleaned off the reflector pan, it will not reflect as much heat, so it is wasting energy and money.

Gas ranges do not put out as much heat if the small holes (ports) are clogged. Burners can be taken out and soaked in hot water with a heavy duty detergent. They should be rinsed and put back in place. Clean the ports with a wire or hairpin.

Refrigerators — Read the manufacturer's booklet. There are 2 things that you need to do to operate the refrigerator efficiently. The frost that collects on the coils and in the freezing department must be removed. The heat that is carried to the ouside condensor coils must have a chance to be carried away. Keep the coils free of dust and greasy film. Put the refrigerator where it has a chance for air to circulate freely at the back so air currents can carry away the heat.

Student Information

WHAT TO CONSIDER ABOUT EQUIPMENT

A large variety of tools is sold for cleaning. There are brooms and mops and all the special tools and gadgets available in catalogs and department stores.

Proper equipment should help clean and maintain the home while reducing effort. Equipment is also used to produce things in the home such as a meal.

These factors should be considered when choosing equipment.

1. Is the equipment shaped so that it does the job easily and well? How equipment is shaped in relation to the job is important whether you are trying to clean the corners with the vacuum cleaner or scrape cake batter from the sides of a bowl. The correct attachment is especially important with a vacuum cleaner. The shape of a knife determines how well it works for different jobs. Shears with a sharper bend do better for cutting heavy fabric than those with less of an angle, or scissors.

2. Is the equipment powerful or strong enough for the job? The size of the motor is important but so is the construction. Some equipment will bend or break if too flimsy or weak. The motor may burn out or just not do a good job if it is not powerful enough. A small size vacuum cleaner for stairs, upholstery, and touch-up cleaning is not very efficient for doing the whole floor.

3. Is the type of action suited to the job? Contrast the blender and the electric mixer. Some jobs can be done with either one equally as well, but not all jobs. The vacuum cleaner that uses both suction and brushes may do a better job on carpets but only suction is needed for removing dust from draperies. Handles on hand-operated, gear-driven equipment that can be turned with a continuous motion are more efficient than start and stop motion.

4. Is the equipment easy to manage in size and weight for the person who is using it? Some persons find that electric carving knives are not useful when the handle is too large to control. Also portable equipment that must be held as it is used is awkward to control. Such equipment can be moved more easily but after using it for long periods of time you may get tired.

5. Can the equipment be stored and used in a convenient location? We avoid using equipment that does a good job and is easy to use when we have stored it in a hard-to-get place. We may need to buy fewer pieces of equipment so we have storage space free for the equipment that we need the most.

6. If the equipment is designed for a certain job, does it do enough better to be worth buying it?

7. Is the equipment safe to use? As with supplies, you must take special care around children. Some equipment, however, is hazardous even in normal use. Before you buy a piece of equipment, check its safety aspects. **Consumer Reports** and other consumer groups review safety features of many types of household equipment. Some pieces of equipment are shock hazards and do not have those safety features that keep the user from being cut.

One of the most important tools we have for cleaning in the house is the vacuum cleaner. If you understand how it works and how to take care of it, you can get more for your money from it.

Vacuum cleaners remove dirt by creating suction or a vacuum. They work the same way a straw works when you suck air through it.

If the dustbag in the vacuum cleaner is clogged or full, the air cannot get out and it is harder for dirt-filled air to come in at the nozzle of the cleaner. The dustbag should be emptied often.

There are 2 types of vacuum cleaners; upright or straight suction. The upright cleaners have either a stationary or a rotating brush. Some upright cleaners also have a motor-driven bar that beats the rug to loosen dirt so it can be pulled into the dustbag.

Tank and canister cleaners are straight suction cleaners. The cleaning action is from suction only. They usually have stronger suction than the upright cleaners.

Upright cleaners are recommended for houses with a lot of carpeting because they have a rotating brush at the nozzle to help loosen surface dirt. They must be operated more slowly than the straight suction cleaners. Tank and canister cleaners are good for their dusting attachments and for use on bare floors.

Vacuum cleaners and their attachments remove dirt from surfaces. Brooms, dust cloths, and mops remove some of the dirt, but they can also stir up some of the dirt that settles again later on the surfaces.

Student Self-Check

EQUIPMENT

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. What is dirt? What are the types of dirt?

2. Name 5 kinds of cleaning agents. Give an example of each and tell how each works.

3. Why would vacuum cleaners remove more dirt from certain surfaces than other cleaning methods?

4. Where can the vacuum cleaner be used?

5. Name 5 factors to consider when choosing equipment.

Evaluator's Final Checklist

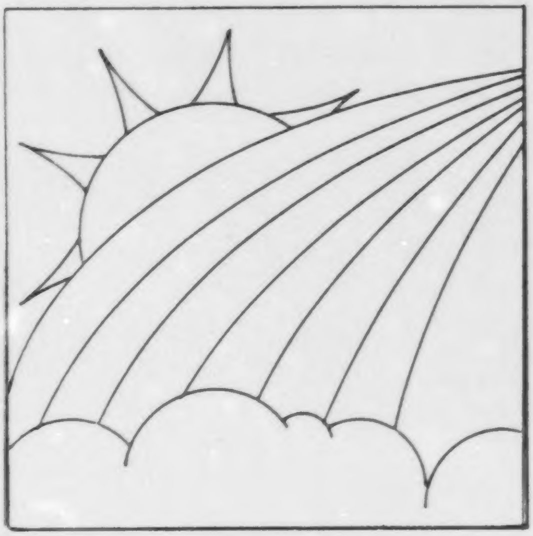
USING SUPPLIES AND EQUIPMENT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly identified each of 5 types of supplies as being appropriate or not appropriate.	( )	( )	( )
	Correctly identified the rule that applied in each of the 5 situations.	( )	( )	( )
2.	Correctly stated whether equipment in each of 5 cases was appropriate to the task in each case.	( )	( )	( )
	Correctly identified the rule that applied in each of the 5 situations.	( )	( )	( )
3.	Correctly identified supplies and equipment that should be used in each of 10 tasks.	( )	( )	( )
	Correctly stated why products were selected in each of 10 tasks.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

TIME SPENT ON TASKS



OBJECTIVE

When you finish this module, you will be able to select a household task which you do too slowly, practice to improve your speed, and demonstrate that you can perform the task satisfactorily in one-fourth less time.

CHECK-OUT ACTIVIITES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, TIME SPENT ON TASKS.

INTRODUCTION

Time is a period between 2 events. The length of a day is the same for everybody. Different people accomplish varying amounts of things within a given period. Some people manage their time best if they put themselves on a schedule while working toward a goal. In this module you will learn to identify the amount of time used for household tasks according to age and ability. You will also learn to show skill in performing household tasks within an average amount of time.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, TIME SPENT ON HOMEMAKING,

   and/or ______________________________.

2. DISCUSS in a small group of students the time spent on tasks by the following: a newlywed, working mother, mother at home all day, an elderly person,

   and/or ______________________________.

3. INTERVIEW a full-time homemaker and a working homemaker to find out the amount of time spent on household tasks the day before,

   and/or ______________________________.

4. COMPARE answers from the interviews with the charts from **Home Management Is...,** "Time Used for Household Work by Full-time Homemakers" and "Time Used for Household Work By Employed Homemakers." If answers are very different from those in the charts (1967-68), TRY to explain the differences. If you have difficulty, REFER to Student Information, TIME SPENT ON TASKS,

   and/or ________________________.

5. SELECT 5 household tasks and ask 6 people to tell how long each task would take to do. INCLUDE both males and females in your survey, as well as people of different ages and with different amounts of housekeeping experience. MAKE and POST a chart showing the results,

   and/or ________________________.

6. COMPARE Student Self-Check, TIME SPENT ON TASKS.

7. READ Student Information, ESTIMATING TIME NEEDS,

   and/or ________________________.

8. MAKE a time estimate that you think is reasonable for the following tasks: making a bed, cleaning your room, preparing a family dinner, ironing a blouse or shirt, and washing dinner dishes for 4 people. COMPARE your estimate with those of classmates,

   and/or ________________________.

9. COMPLETE the SKILL CHECK SHEET, Student Information. DISCUSS results with classmates,

   and/or ________________________.

10. ASK your instructor for the Evaluation Sheet, Part 2. Complete the first 3 questions. With your teacher, choose a skill which you need to be able to do more quickly. Perform the task and have someone time it for you. Return the sheet to your teacher. Then practice until you can cut off one-fourth of the time it takes you to do it, but still do it satisfactorily. Ask someone who can do the task well to watch your work methods and suggest changes. Keep a record of your practice on the Student Information Sheet, PRACTICING A SKILL,

    and/or ________________________.

11. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

TIME SPENT ON HOMEMAKING

Time is a resource that we use. We all have the same amount of time, but some of us use time more wisely than others. Knowing how much time you spend on various tasks can help you plan to use your time more effectively. If you know how much time people spend on various tasks on the average, you have a pattern you can use to compare with your use of time. Then you can make decisions about how you should use your time on tasks.

There are several ways of finding average times spent on tasks by homemakers. You can look at charts that have been made of average times. You can ask homemakers to tell you what they did during the last 24 hours. You can average several reports together to come up with figures of time spent on tasks. You can also ask several homemakers to keep diaries of how they used their time for a day or week.

Studies made over the years of homemaking time do not show a great change in the total amount of time spent in homemaking work. We would think that modern homes and equipment would cut down on the time spent on housework. However, there are reasons for this. First, when work is easier we spend more time at it. If we have to sweep the whole house, we might not do it as often as we would vacuuming the floor. While time spent on some work like food tasks and washing clothes has decreased, time spent on other tasks has increased. Homemakers spend more time going to the store for shopping, taking children to meetings, and other activities outside the home.

Homemakers with children spend more time on household tasks. Women who are employed outside the home spend less time on household tasks. This is probably because they have less time to spend and therefore have learned to do the tasks more efficiently in less time. Another reason may be that they have either no children or fewer children and do not need to spend as much time caring for them.

A large number of teenage children help with tasks at home when the mother is employed outside the home than when the mother works full time at home. Children younger than the teenage years gave less help to mothers who were employed than to those who were full-time homemakers. Can you think of a reason for this?

Student Information

TIME SPENT ON TASKS

The following are some reasons for spending more than the average time to do housework.

1. You like to do the work.
2. Someone in your home is sick and you need to spend more time caring for the person.
3. You get a lot of phone calls or other interruptions.
4. You are getting older and have slowed down some.
5. You have high standards in your work and it takes longer to do it.
6. You have more time to do your work and no pressure to get it done quicker.
7. You are teaching your children to help with the housework and it takes longer than if you did it all yourself.
8. You have small children to care for and it takes more time.

The following are some reasons for spending less than the average time to do housework.

1. You have good equipment to do your tasks.
2. You have planned carefully ahead of time and you can get more work done in less time.

Student Information

ESTIMATING TIME NEEDS

If you can estimate how much time you need for each task you can organize your tasks into a plan. In the beginning you may have trouble estimating the amount of time needed for tasks, but your time plans will improve as you learn from experience how long a job takes. Three steps to help you are to know each step in the job, to know what variations in time needs can take place, and to pay special attention to timing.

Your plan has a better chance of succeeding if you allow plenty of time for your activities. Allow for interruptions. Dovetail activities together when possible. Do necessary activities first and use remaining time for other tasks.

Student Self-Check

TIME SPENT ON TASKS

Directions: On a separate sheet of paper answer the questions either **yes** or **no.** Check your answers with your instructor.

1. Do I think ahead? Is my schedule well-planned in my mind?
2. Do I have a place for everything?
3. Do I concentrate on just one thing at a time?
4. Do I finish my work once I start it?
5. Do I work efficiently without wasting time and energy?
6. Do I put materials away after I am finished with a job?
7. Do I have a positive attitude toward doing tasks that I may not like to do?

How many questions did you answer yes?

How many questions did you answer no?

Comparing the number of yes and no answers should tell you how much you know about time savers and how you can use them.

SKILL CHECK SHEET

Directions

1. List at least 5 activities which occur in the home often and which require some degree of skill. Rate yourself on the degree of skill for doing each task by checking the appropriate column. Beside your checkmark write the approximate time it takes for you to complete the task.
2. Analyze those activities which you rated "highly skilled." How did you gain this skill?
3. On what activities do you need to improve your skill? How can you improve on them?

SKILL	VERY GOOD	AVERAGE	BELOW AVERAGE	POOR

PRACTICING A SKILL

Directions

1. Talk with your instructor and agree upon the task that you will use for your evaluation. Record the task.
2. Have someone observe you doing the task and record the time it took.
3. Did the observer think you also needed to improve how well you did the task?
4. How long will it take to do the task if you cut one-fourth off the time?
5. Practice the task until you can do it satisfactorily in one-fourth less time.

	TIME FOR TRIAL	RESULTS
TRIAL 1		
TRIAL 2		
TRIAL 3		
TRIAL 4		
TRIAL 5		

6. If you have not cut one-fourth off the time by now, talk with your instructor about ways to improve and practice again.

Evaluator's Final Checklist

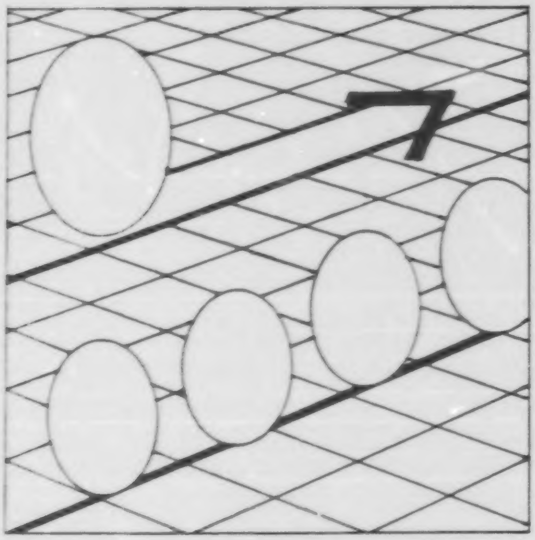
TIME SPENT ON WORK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed 3 factors for each situation which affect the amount of work completed.	( )	( )	( )
2. Reduced time needed to complete task by one-fourth.	( )	( )	( )
Did work satisfactorily.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

WORK SIMPLIFICATION



OBJECTIVE

When you finish this module, you will be able to perform tasks in an efficient way and you will be able to list causes of fatigue and tell one way to reduce fatigue for each cause.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, WORK SIMPLIFICATION.

INTRODUCTION

Two important parts of doing work are to simpify the work by doing it in quicker and easier ways and to reduce fatigue. In this module you will learn to do activities in quicker and easier ways and to recognize signs of fatigue and to identify ways to reduce it.

Before you start to work on this module, be sure you have completed Module MFE-26, TIME SPENT ON TASKS.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, SIMPLIFYING WORK,

   and/or ______________________.

2. LIST several household tasks that could be simplified best by eliminating unnecessary motions or steps. GIVE examples of tasks you perform that could be simplified by better arrangement of supplies,

   and/or ______________________.

3. WORKING with 2 or 3 other students, PLAN and COMPLETE an activity or task in the classroom. USE methods to simplify work or USE different methods and compare. (Examples: preparing a meal, preparing cakes by different methods, cleaning tasks, zipper application, etc.),

   and/or ____________________.

4. READ Student Information, REDUCING FATIGUE,

   and/or ____________________.

5. ANSWER the following questions. DISCUSS answers with classmates.

   a. What effect does fatigue have on energy management?
   b. What is the difference between physical and psychological fatigue?
   c. What are some factors which cause fatigue?
   d. What effect do boredom and stress have on fatigue?

   and/or ____________________.

6. COMPLETE Student Self-Check, WORK PERFORMANCE AND FATIGUE.

7. DEVELOP a checksheet for use in watching the performance of persons engaged in various kinds of tasks in the school (for example: the cooks, janitor, secretary). The checksheet should focus on tasks which involve bending, stooping, lifting, pushing, carrying objects, etc. OBSERVE and RECORD any fatiguing motions and make suggestions as to how they can be prevented. CHECK your list with those of 2 other students and TURN IT IN to the teacher for evaluation,

   and/or ____________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SIMPLIFYING WORK

Saving time is an important part of work performance. How can you save time in the tasks that you do? Cutting down on walking in housework or cutting out small single motions will not save much time. The most time saved by workers who are skilled is saved in these ways.

1. The worker knows where to go and what to do there. He/she knows before starting what the purpose of each trip is to be. When you know how to do any task, you spend less time deciding, hesitating, and stopping work to decide what to do next. You make every motion count. If there are motions or steps that are unnecessary, they can be eliminated to help you simplify your work.

2. The skilled worker does not let the later motions ruin the work of earlier ones. An example of this is that a good worker does not spread dirt to spaces that have already been cleaned.

3. A skilled worker has a good sequence of motions. Each motion runs smoothly into the next. Sometimes it is even necessary to add motions to make an easy curve and to add rhythm. This saves time because it increases the ease and speed of the motions without extra effort.

4. Concentration is necessary for a task. If you try to do too many tasks at one time or let your attention wander, it may increase the time it takes you to do a task.

5. Arranging supplies for ease in use will help simplify work. Put supplies where they are to be used. Place heavier supplies where they do not need to be lifted very far, or at all. Put them where they are within reach and do not need much bending or stretching. Where it is possible to do so, arranging work heights at the proper heights for you will simplify your work. Using both hands will simplify some tasks, such as dusting or dishwashing.

Work simplification is defined as a means of increasing the amount of work done with a given amount of time and energy. You should design your own work methods while you are young. Physical damage from the wrong working positions can build up over many years. Create habits now of using easy motions and good posture. You must be the designer of your own work methods.

Student Information

REDUCING FATIGUE

You can feel too tired to scrub floors or wash dishes, but you can go out and dance and not be tired at all. This kind of fatigue may seem to be imaginary, but it is a real tiredness that you feel. This is mental or pshychological fatigue and it is just as real as physical fatigue. Disliking to do a task, or not wanting to start it can cause fatigue that is just as real as that caused by a day of housework or running for hours.

Understanding fatigue and its causes is important in management. Fatigue comes from the overuse or misuse of our human resources. Have you ever been tired from traveling a long distance? Standing on your feet for a long time? Studying for several hours? Working at a task you don't like for a long time? Being angry or sad for a long time?

Fatigue builds up over a long period of time. You would not be tired from doing the activities above for a short period of time.

Fatigue cannot be measured in units. Only you know whether you feel tired. And you may not know how tired you are until after the situation has ended that made you tired.

There are several systems in your body that are involved in your capacity for work. The muscle system uses energy from food to operate the long bones of the arms and legs and the small bones of the hands and fingers. The ligaments bind the bones together and the tendons attach the muscles to bones. All of these affect the way we work.

The circulatory system is made up of heart and blood vessels and carries blood through the body to keep the other systems working.

The sensory system is made up of eyes, ears, nose, and skin senses, and along with the nerves from the brain it tell us what is going on outside the body.

The nervous system carries messages throughout the body and coordinates the way systems work together.

When all of these systems work together to do a task, as in driving a car, each specific system becomes tired from the job it does. All of these effects on the body add together to make the driver tired. Both kinds of fatigue are involved; mental and physical.

Fatigue will go away after you rest, but there can be temporary or permanent damage from using the wrong methods of working. Using poor posture, wrong lifting methods, and poor lighting for studying can all cause permanent damage to the body.

You can prevent fatigue by raising the rates of energy you use. You use less energy sitting than standing or walking, but if you are tired of sitting, you can feel less tired by getting up and walking around to use more energy.

Homemakers often do not use enough energy at a high enough rate to keep them in good condition. Some homemakers, however, spend too much energy and become tired. This is true of parents with small children.

Homemakers who are handicapped or are sick often cannot produce much energy. They need to learn work methods that use low rates of energy. But for most other homemakers, problems of fatigue come from causes other than the amount of energy that they use.

Fatigue can come from improper work motions. The cure for this kind of fatigue is to use good body mechanics, such as proper methods of lifting and moving, and to design the work methods that best suit you.

The way you use your muscles makes a difference in the amount of fatigue you feel from your work. One kind of muscle action that causes discomfort and fatigue is called static muscle action. With this action you hold your muscles contracted without relaxing them, such as when you make a fist. This interferes with the circulation of the blood. When your muscles contract, they increase in circumference and press upon the blood vessels. This keeps the blood from flowing through the vessels. Over a period of time this can cause some breakdown in the muscles, ligaments, and joints. This can make you look and feel like you are in poor physical condition.

Static muscle action is a common occurrence in housework. The more you can move around and contract and relax your muscles, the less harm there is from this kind of muscle action.

Examples of this kind of action are working at surfaces too high or low where your arms or head and back are strained over a period of time.

Another muscle action that is fatiguing is called restricted muscle action. This is a tight, jerky motion like the one you get when you close your fist tightly and push forward as if you were punching a bag. This is more tiring than a relaxed, rhythmic motion.

These are the main principles for preventing fatigue in housework.

1. Use rhythmic motions and proper sequence when possible.
2. Avoid static muscle action; use a variety of muscle actions.
3. Avoid fatiguing motions when possible.
4. Use good working heights and positions for your tasks.

Student Self-Check

WORK PERFORMANCE AND FATIGUE

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. List 3 ways to save time in work performance.
2. List and explain 2 kinds of muscle action that cause fatigue.
3. List and explain the 2 kinds of fatigue.
4. Give 3 principles for preventing fatigue in housework.

Evaluator's Final Checklist

WORK SIMPLIFICATION

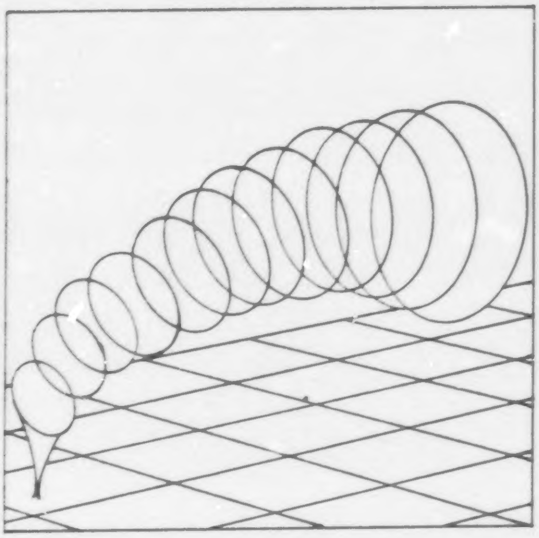
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Selected with instructor an appropriate task to perform.	( )	( )	( )
	Performed task in an efficient way.	( )	( )	( )
2.	Accurately listed 5 causes of fatigue from the case study.	( )	( )	( )
	Accurately stated 1 way to reduce fatigue from each cause listed in the case study.	( )	( )	( )

Module MFE-28

MANAGEMENT AND FAMILY ECONOMICS

BODY MECHANICS



INTRODUCTION

There are ways to move or lift things without causing undue strain or fatigue on the body. Learning the principles of moving and lifting gives you the knowledge you need to keep your body from being strained or fatigued. Body mechanics is the term which means the art of how the body is designed to work in relation to the task that is being done. In this module you will learn to apply the principles of moving and lifting, and the correct work heights in relation to body mechanics.

Before you start to work on this module, be sure you have completed Module MFE-27, WORK SIMPLIFICATION.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to apply lifting and moving techniques in standing and sitting tasks to reduce body strain or fatique.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, BODY MECHANICS.

LEARNING ACTIVITIES

1. READ Student Information, MOVING AND LIFTING PRINCIPLES,

   and/or ______________________________.

2. OBSERVE people moving and lifting objects. SEE if you can find any rules being broken. DISCUSS in class the rules that were broken and possible ways to do the moving and lifting the correct way,

   and/or ______________________________.

3. ROLE PLAY the part of a member of a moving company. With a small group of classmates LIFT various items in the classroom using proper techniques to prevent strain and fatigue,

   and/or ______________________________.

4. COMPLETE Student Self-Check, MOVING AND LIFTING TECHNIQUES.

5. READ Student Information, WORK HEIGHTS AND POSITIONS,

   and/or ______________________________.

6. FIND work surfaces that are too high or too low. BRAINSTORM in small groups what can be done to adjust them,

   and/or ______________________________.

7. COMPLETE Student Self-Check, PROPER WORK HEIGHTS AND BODY MECHANICS.

8. SELECT 5 class members who vary in height. Have them use the same work surfaces and demonstrate tasks such as rolling out dough or peeling vegetables. Discuss posture and equipment adjustments the students must make,

   and/or ______________________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

MOVING AND LIFTING PRINCIPLES

Your body is the most valuable piece of equipment you have in your house. It is important to know body mechanics in order to use your body for household tasks without straining or injuring yourself. The principles of body mechanics are the foundation for safe and effective work designs. There are several rules of body mechanics.

Protect the natural spring of the spinal column -- The spinal column is shaped like a long S. This shape helps the spine absorb the jars of walking better than a straight spine. The bones that surround and protect the spinal cord are called vertebrae. They are not all alike. The lower vertebrae are heavier than the upper ones. This gives them more support for the greater weight that rests on the base of the spine. Some lock more securely with the next vertebrae than others. This gives extra protection where the strain is greater.

Between the vertebrae are discs of connective tissue that act as cushions at each joint. These discs may be damaged by constantly doing work that is too heavy, or by working with the spinal column in a bent or twisted position. If you do heavy lifting with tense back muscles, the discs can be damaged. Protecting your back while you are young becomes a habit.

Heavy lifting causes back troubles because of the relationship of the arms to the lower section of the spinal column. The shoulder bones indirectly connect the arms to the spinal column. When your arms exert strong force, this force is transferred down the length of the spinal column and is supported on the base of the spine.

You can avoid heavy lifting by never putting heavy weights on the floor. Use a chair or cart so that there is less strain involved when you lift it. If you must pick up a child from the floor, bend at the knees to get to the child's level and then pick up the child. This does not put strain on the small muscles of the lower back.

Keep the natural balance of your body -- Your head, chest, and hip section are 3 body weights that are involved in all the work you do. They are supported by your legs. When the 3 are out of balance, they can become tired or damaged. When your head, chest, and hip section are in natural balance, one rests on the other with little muscular work or strain. If one is out of line, the muscles, ligaments, and tendons must work more in order to hold the parts together. If one of these 3 parts of the body is out of line for a long time, there can be permanent strain on the ligaments and tendons. When a person has been holding the head forward for a long time, perhaps working over a sink or counter at the wrong height, a hump of protective fat forms at the back of the neck.

The heights of work surfaces and chairs have an effect on the way body weight is aligned. If a work surface is too low, we bend down to do the work.

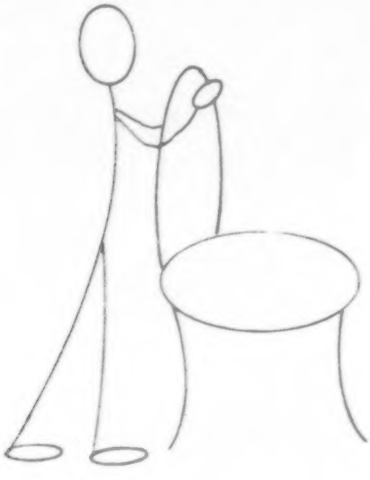
Remember the force of gravity -- Your body is the heaviest thing you must move. When you get up from lying down, you are lifting a heavy weight. When you just stand still, you are constantly fighting gravity. If you can remember the force of gravity when you are using your natural balance during work, there is less chance of fatigue or permanent damage.

Take advantage of leverage -- There are several rules of leverage. A lever is a tool that applies force, such as opening a jar with an opener instead of with your hand. A seesaw works as a lever. If one person is heavier, that person should sit close to the center of the seesaw for balance.

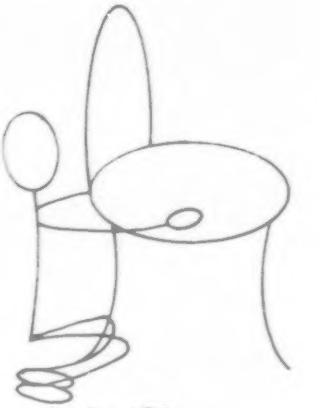
1. **Carry heavy weight close to the body** -- This action puts less strain on the body. Try carrying a tray close to your body and then carry it away from your body. Or carry the tray with the long edge close to your body and then with the short edge close to your body with your hands in the middle of the long edge. You will feel more strain away from your body.

2. **Lift heavy weights with a right angle bend of the elbow** -- This gives you more leverage. Lift from a height that is just below that of your own elbow.

3. **Push or grasp heavy weights near the center of the heaviest part** -- Try this on a heavy upholstered chair. Push first with hands at the back of the chair near the top. Then bend your knees slightly and push with your hands at a lower point on the chair. This should take less force than when you pushed higher where there was less weight.



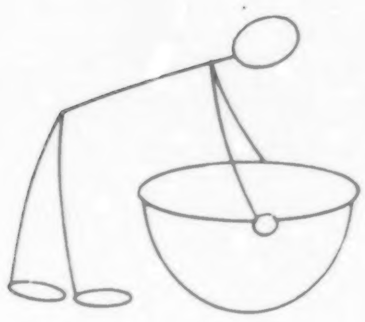
WRONG



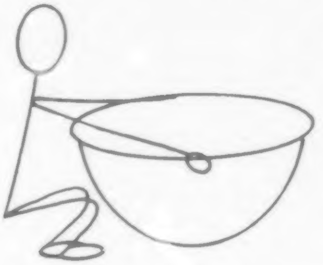
RIGHT

4. **Use the large, strong muscles of the legs to move heavy objects** -- To do this, crouch, then come out of the crouch as you push on the weight. To move a heavy object across the floor, bend your knees as you put your hands against the object. Then give a strong push as you unbend your knees from the crouch. This gives you both the force of the arm and the leg muscles to move the weight.

5. **Keep the body in natural balance when you lift** -- When you pick up a basket of wet clothes, you are adding the weight of the basket and the wet clothes to your own weight. This pulls you out of the line of your natural balance. The best way to pick up a basket of wet clothes is to first place your feet slightly apart to widen your base of support. The sooner you can get the basket in near your center of weight, the less chance you have of pulling your 3 major weights out of line.



WRONG



RIGHT

Ignoring the natural balance of the body and the natural curve of the spine, and using tense rather than relaxed muscles all cause discomfort and make us feel tired. Sometimes we make that choice because of the job we are doing. If an object is dirty, we will hold it out from us to keep from getting dirty ourselves. We would rather take the risk of strain to the arms and back.

MOVING AND LIFTING TECHNIQUES

Directions: Answer the following questions on a separate sheet of paper. Check your answers with your instructor.

1. How could a couch be moved without causing strain or fatigue to the back and arms?
2. Name 5 principles of moving and lifting.

Student Information

WORK HEIGHTS AND POSITIONS

Much of the work we do is done with our hands on or above a work surface. Some working positions are more tiring than others. Work surface heights that fit the person doing the work are important to prevent as much fatigue as possible.

Studies show that a good work surface for people is a little lower than their elbow. How much lower than the elbow depends on the work being done.

Dishwashing is a problem. The bottom of the sink bowl is lower than the desired height. Since people are of different heights, and more than one person will be washing dishes, it is not possible to satisfy the needs of everyone. Another complication is the width of the front rim of the sink counter. If the rim is wide, you must bend at an uncomfortable angle to reach over it. The same problem occurs when a person is overweight.

Houses are usually built with standard size counters and other work surfaces. This is because houses change hands many times and the counters cannot be changed each time. Also, since we are of different heights, work surfaces cannot be built the right height for all of us. The standard counter height is 90 cm (36 inches).

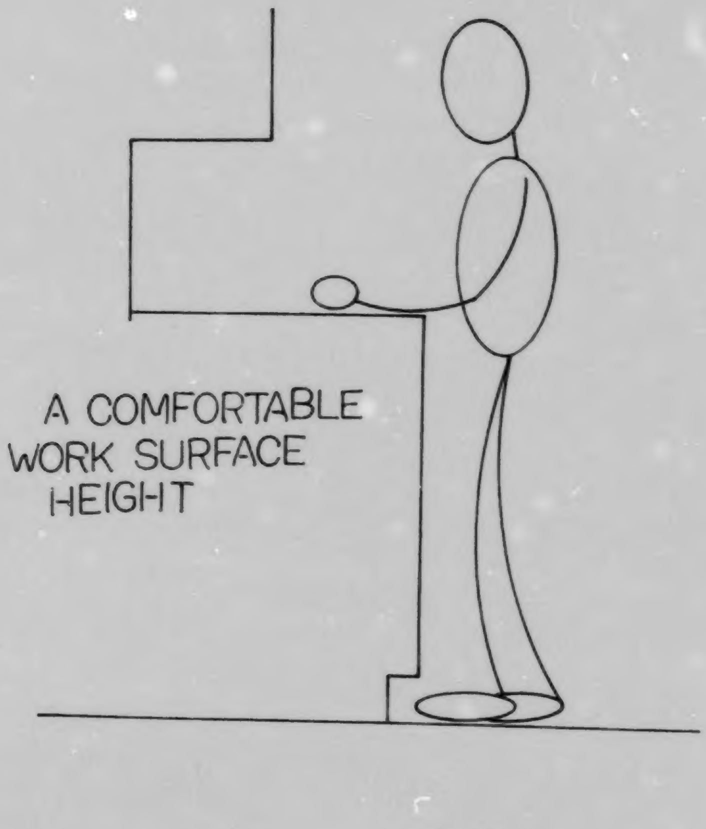
Work surface heights for beating foods can also be a problem. With the standard counter height being 90 cm (36 inches), and a beater or spatula handle 15 to 20 cm (6 to 8 inches) above that, only tall people can use a standard counter height with comfort. The preferred height for beating for average heights was found to be 80 cm (32 inches).

The preferred height for rolling or kneading dough and for cutting out garments is near the standard counter height. Many people cut out a garment on a table, which is probably tiring to the people doing the task.

How can you tell when a work surface height is right for you? Stand or sit at the work surface in an erect, comfortable posture, with the 3 major body weights lined up in balance. Check the position of the upper arms from shoulder to elbows. Your forearms and fingers should be above the work surface since they do the work. The most comfortable position for your upper arms is vertical and close to your sides. A good position for doing work with your hands will allow your arms to hang out and swing from the shoulder joints naturally.

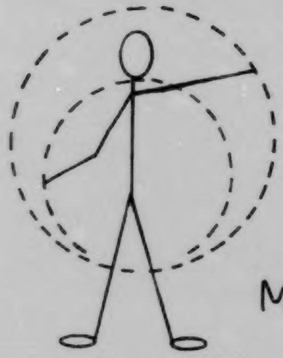
The level of your forearm operates from the elbow joint. Your upper arm should hang easily from the shoulder and your elbow should be slightly above the work surface or tool handle you are using. For ironing, your upper arms should remain at your sides while swinging naturally as you iron. Your elbow joint should stay at nearly a right angle as your hand rests on the iron in front of you. You can best use your arms if there is a right angle bend to the elbow to exert force for work on a work surface.

Some builders in the last few years have added mix counters lower than the standard counter height. This gives a work surface for mixing, beating, and other tasks that should be done at a lower height. If you don't have this lower work surface, what can you do? You could take the bowl to the sink and use the lower surface of the sink bowl. You might use the kitchen table. Tables are usually 75 cm (30 inches) in height. You might have a pull-out board in the counter that is lower. You might sit and hold the bowl in your lap. Usually, if the task will not take long, the person will endure the discomfort and strain of the higher counter height rather than move to a lower one.



Height of work surface for sitting -- Sitting work surfaces present a problem because they must be below your elbow height and above your lap height. Your knees should be under a counter or desk to keep your body from being on a twist. For many people, the difference between lap height and elbow height is only 7.5 cm (3 inches). It is difficult to find a comfortable work surface that fits these people.

To measure your sitting heights, sit with a meter stick (yardstick) across the top of your lap and measure up from the floor to the underside of the stick. Sit on a chair that lets you sit back while your feet are flat on the floor. To measure elbow height, sit with feet back on the floor. Keep your upper arms in close to your sides. Bend your elbow to a right angle so that your forearm is parallel to the floor. Have someone measure from the floor to the tip of the elbow joint. The difference between the two measurements is your sit-to-work margin.



MEASURE YOUR REACH

There are certain principles that you should know about storage of equipment in relation to body mechanics.

1. Store frequently used items at the place of first use. Store supplies where the work will be started.

2. Place items so they are easy to see, reach, grasp, and replace. If you must search for items, you lose some of the effectiveness of your work.

3. Determine the limits of your reach. Use easy-to-reach items for items used most often.

Determine measurements for your reaches by following this method.

Stand at a chalkboard or in front of a wall covered with paper. Using chalk or crayon, draw one circle with your arms extended. Draw another circle with your arms bent at the elbow. The large circle shows the distance for your maximum easy reach. The area in the small circle is called your normal reach.

Do the same measurements for each hand while sitting at a table, as shown in the drawing.

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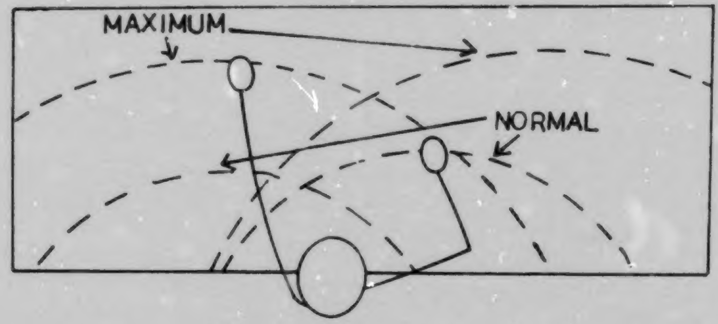


Here are some other guidelines for storage.

1. Sort the items to be stored according to where they will be used. Store a pan you use every day in a place that is easiest to reach. Store one that you do not use as often in a spot that is harder to reach.

2. Store unlike items one row deep and one layer deep. Do not store bowls on top of plates, cups behind plates, or shirts under underwear.

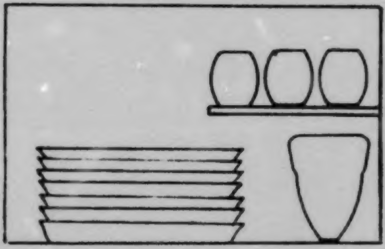
3. Stack only items that have the same measurements. If you stack items of different sizes, you may have to dig down into the stack to get the size you want.

4. Make room at the top and sides of items for grasping and replacing them. You need space for your fingers to get hold of the item and take it out or put it back.

5. Use the reach and grasp features of items. Store boxes of cereal with the short side toward the front where you can get hold of it. Store pans with handles toward the front so you can grasp the handle.

6. Put heavy items that are often used near the height of the elbow. This allows you to use the elbow joint as a lever.

7. Make use of all 3 dimensions of storage space. Look at all the space in a storage shelf. The bottom may be covered but the space above may not be. Perhaps you could add a half-shelf above the items on the shelf.



PROPER WORK HEIGHTS AND BODY MECHANICS

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. What factors help determine the best work heights and positions for tasks?
2. Why is elbow height important in choosing work heights?
3. Name 3 principles of storage of equipment in relation to body mechanics.

Evaluator's Final Checklist

BODY MECHANICS

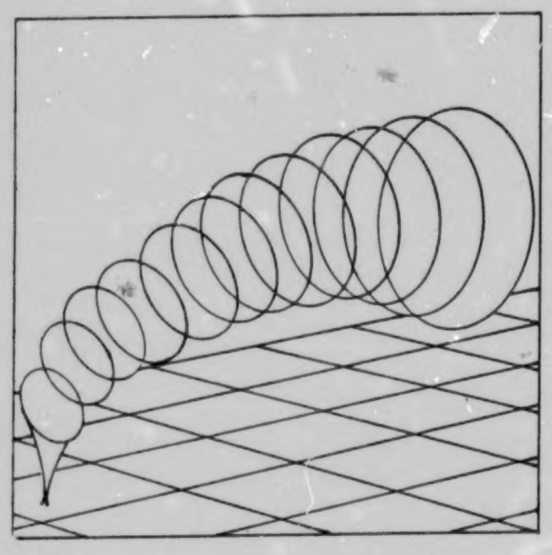
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly listed 1 rule to follow for easy moving and lifting for each of 7 situations.	( )	( )	( )
	Used at least 5 different rules for the 7 situations.	( )	( )	( )
2.	Listed 2 heavy objects using correct techniques to prevent strain or fatigue.	( )	( )	( )
	Correctly explained principles used in lifting the 2 objects.	( )	( )	( )
3.	Found logical work height for standing task.	( )	( )	( )
	Found logical work height for sitting task.	( )	( )	( )
	Demonstrated why standing height chosen is best.	( )	( )	( )
	Justified answer with 1 factor for each task.	( )	( )	( )
4.	Correctly described 1 way to adapt each of 2 work heights.	( )	( )	( )
5.	Correctly arranged supplies and equipment to do standing and sitting task.	( )	( )	( )
	Demonstrated how arrangement of supplies and equipment keeps body in good alignment while doing tasks.	( )	( )	( )
	Explained principles involved.	( )	( )	( )

Module MFE-29

MANAGEMENT AND FAMILY ECONOMICS

INCREASING MOTIVATION



INTRODUCTION

The need to be motivated is an important part of completing a work task. In this module you will learn:

1. What motivation is.
2. How to recognize low levels of motivation that keep you from finishing a task.
3. How to raise motivation levels.
4. How to identify ways to increase motivation levels while you are completing a task.

Before you start to work on this module, be sure you have completed Modules MFE-7, ENERGY AS A RESOURCE and MFE-15, THE HOW AND WHAT OF PLANNING.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module , you will be able to describe how motivation techniques relate to work tasks or jobs and describe ways to increase your motivation levels when performing tasks or jobs.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, INCREASING MOTIVATION.

LEARNING ACTIVITIES

1. READ Student Information, UNDERSTAND THE MEANINGS,

   and/or ______________________________.

2. INTERVIEW people outside your class to see what they believe about work and motivation. USE the interview questions in Student Information, INTERVIEW QUESTIONS,

   and/or____________________________.

3. DISCUSS answers from the interview with classmates. LIST those answers that appear most of the time,

   and/or____________________________.

4. OBSERVE several people at home, work, and play as they complete a task. IDENTIFY and LIST each person's level of motivation and tell why the person might be at that level,

   and/or____________________________.

5. READ Student Information, PERSONAL MOTIVATION,

   and/or____________________________.

6. READ Student Information, MOTIVATION AND ENERGY,

   and/or____________________________.

7. LIST reasons why you might feel tired. IDENTIFY mental and physical activities that cause you to be tired. MAKE A LIST of jobs which you believe cause you the most exhaustion,

   and/or____________________________.

8. DISCUSS the questions listed in Student Information, DISCUSSION GUIDE ON MOTIVATION AND WORK, in a small or large group of students,

   and/or____________________________.

9. COMPLETE Student Self-Check, MOTIVATION.

10. PLAN and COMPLETE an FHA/HERO activity. An example of an activity is making a banner to display to the community on the topic of motivation and its importance to work,

    and/or____________________________.

11. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

UNDERSTAND THE MEANINGS

MOTIVATION -- You want to do the job well, work hard, take a challenge, and have a positive feeling about work.

WORK — A task or job, either on the job or off the job.

WORK PERFORMANCE -- The way you carry out a job or task.

THE RELATIONSHIP OF MOTIVATION, WORK, AND WORK PERFORMANCE — Motivation encourages work and how well you do the job or work performance. Without work or a task there is no motivation or work performance. Work performance is the product of motivation and work.

Student Information

INTERVIEW QUESTIONS

Interview Questions

1. What does "motivation" mean to you?
2. What does "work" mean to you?
3. What does "work performance" mean to you?
4. How does motivation affect work and work performance?
5. What does it mean to have low levels of motivation?

Student Information

PERSONAL MOTIVATION

Below is a list of motivation techniques you might use to increase your motivation while you are completing a task. Think of a situation in which you might use each technique to complete a task.

GOALS -- Set short-term goals that lead to long-term goals. This will give you a sense of accomplishment as you finish each step.

ATTITUDE -- Develop positive attitudes about the task to be done. It can help give you energy.

TIME -- Choose a time for doing the task that is convenient and when you are most likely to be in the mood to do it.

ENERGY -- Save energy for other uses by tackling important tasks early in the day or at times when you are at your best. Alternate tiring activities with relaxed activities.

ENVIRONMENT-- Try to make your surroundings pleasant for doing work or choose a place that is pleasant for doing work.

SKILL -- Learn better or more efficient ways of doing the task as well as you are able to do it.

PERFORMANCE -- Take pride in doing the task as well as you are able to do it.

ATTITUDES OF OTHERS -- The task you do can make other people in your family happy and in a good mood.

RELAXATION -- After you complete the task you can relax with a feeling of "well-done." You may feel more like doing jobs when you are relaxed.

REWARDS -- Promise yourself a little treat of some sort after accomplishing a set amount of work.

Student Information

MOTIVATION AND ENERGY

Other people mistake low motivation for lack of energy. Lack of energy means that you are too tired to complete a job or task. Low motivation means that you are bored with your task; the task seems to take too long to complete, you feel you won't get any type of reward from doing the task or job, you don't have a positive attitude about the task, or you are not learning anything.

Student Self-Check

MOTIVATION

Directions: In a small or large group, discuss the following topics about motivation and work. Discussion should be based on the information you have learned from the module.

Topic 1: Discuss the difference between low motivation and the lack of energy.

Topic 2: Define motivation, work, and work performance.

Topic 3: What is the importance of high motivation? Why is it important?

Topic 4: Discuss high levels of motivation and what they are.

Student Information

DISCUSSION GUIDE ON MOTIVATION AND WORK

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. List 4 signs of low motivation.
2. List 4 signs of high motivation.
3. What is the difference between low motivation and lack of energy?

Evaluator's Final Checklist

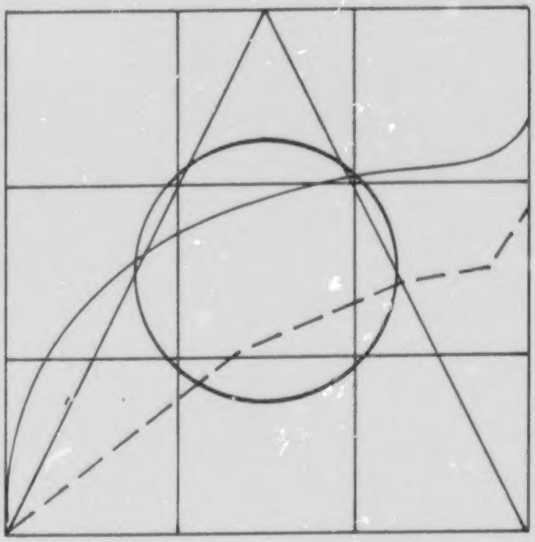
INCREASING MOTIVATION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly identified the motivation techniques.	( )	( )	( )
	Correctly explained how each motivation technique relates to work tasks or jobs.	( )	( )	( )
2.	Identified tasks which lower student's level of motivation.	( )	( )	( )
	Described appropriate ways to increase student's level of motivation while doing jobs or tasks.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING WORK CURVES



INTRODUCTION

Work curves, when drawn correctly, show us a person's alert time periods during the day. The curves show us when the person does the best work most efficiently. Work curves are a tool for managing time. In this module you will learn how to draw a work curve that applies to your daily schedule and how to rearrange it to get your best work done efficiently.

Before you start to work on this module, be sure you have completed Modules MFE-27, WORK SIMPLIFICATION, and MFE-29, INCREASING MOTIVATION.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to plot the work curve and rank the rates of recovery at several points on the work curve.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING WORK CURVES.

LEARNING ACTIVITIES

1. READ Student Information, THE WORK CURVE MINI-FLIP CHART,

   and/or ______________________________.

2. READ about managing your time in **Teen Guide to Homemaking**, pages 214-218. DISCUSS with a small group of students,

   and/or ______________________________.

3. DISCUSS the questions listed in Student Information, DISCUSSION GUIDE ON THE WORK CURVE, in a small or large group of students,

   and/or__________________________.

4. COMPLETE Student Self-Check, THE WORK CURVE,

   and/or__________________________.

5. SKETCH a natural work curve for yourself and COMPARE in a small or large group of students,

   and/or__________________________.

6. READ Student Information, THE CASE OF THE FRENZIED HOMEMAKER. PLOT the work curve that the homemaker follows. With a red pencil, PLOT the homemaker's natural work curve. COMPARE the work curves you have drawn with those drawn by classmates,

   and/or__________________________.

7. LIST your usual schedule for before and after school. PLOT a work curve to include these time periods,

   and/or__________________________.

8. PLOT your natural work curve with a red pencil and COMPARE with your work curve. REVIEW with your instructor,

   and/or__________________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

DISCUSSION GUIDE ON THE WORK CURVE

Directions: In a small group or a large group of students, discuss the following questions about the work curve. Your discussion should be based on the reading you have done.

Topic 1: The Work Curve -- Definition and Purpose

1. What are the work curves? What do they show?
2. What is a natural work curve?
3. What is output?
4. What is a warm-up period?
5. How does alertness affect the work curve?
6. How can fatigue alter the work curve?
7. When is recovery from fatigue fastest? Slowest?

Topic 2: Your Work Curve

1. At what time are you most alert?
2. At what time are you least alert?
3. When can you get the most work done?
4. When is it hard for you to get much done?
5. When you are at your best, how long do you like to work without stopping?
6. How long does it take to rest when you get tired?
7. When do you like to take breaks from work? For how long?

Topic 3: Planning a Work Curve

1. How can knowing what **must** be done help in planning a work curve?

2. How does planning the work curve help you use time and energy to get the essential things done?

3. How can you use the idea of a natural work curve when you must do certain things at fixed times?

4. How can you take advantage of your natural work curve while still considering the needs of other people in the family?

5. Does scheduling harder tasks at times of peak efficiency help? Explain.

6. How can you make yourself do things at times when you would have higher output?

Student Self-Check

THE WORK CURVE

Directions: Write your answers to the following questions on a separate sheet of paper. Check your answers with your instructor.

1. Explain the difference between a work curve and a natural work curve.

2. How do output and fatigue relate to work curve?

3. Are you a morning person or an evening person? Explain.

4. Why should you plan a work curve?

5. List your daily routine (listing all activities) for a Saturday and plot them on a graph according to your output.

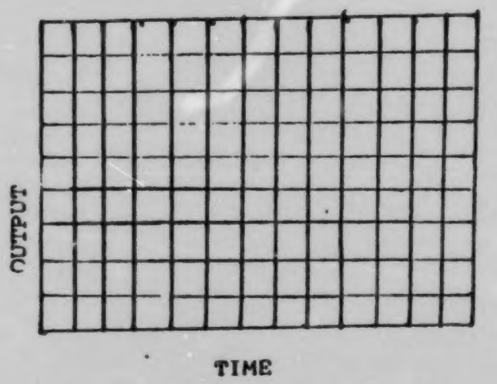
THE WORK CURVE

MINI-FLIP CHART

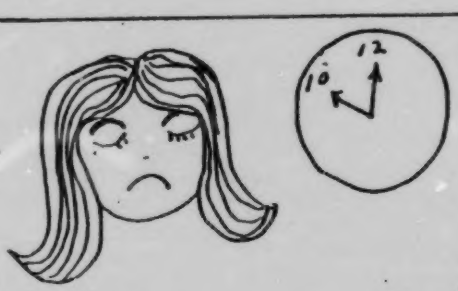
Work Curve--

A tool for managing work time; it shows changes in output of work over a period of time.

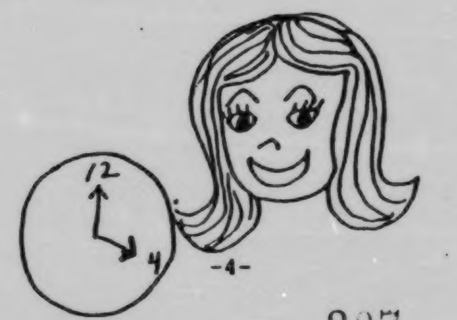
Output simply means the amount of work a person is putting out.



A work curve will show a person's alert time periods throughout the day--when he/she does the best work most efficiently.

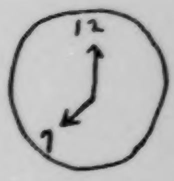


Susan likes to sleep late every morning, so her peak of alertness may not be until afternoon.

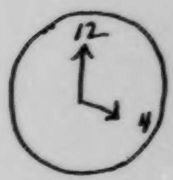


She is an "afternoon" person.

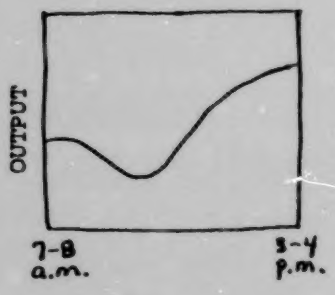
You may do your best at the early hours like Joe; our "morning person"



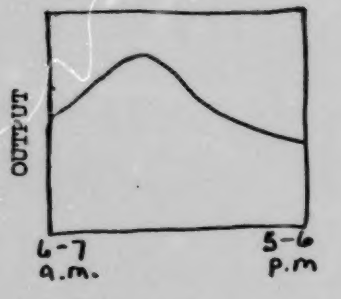
and have your slow period in the afternoon.



Each of these people would have different work curves,--based on their alert time of day.

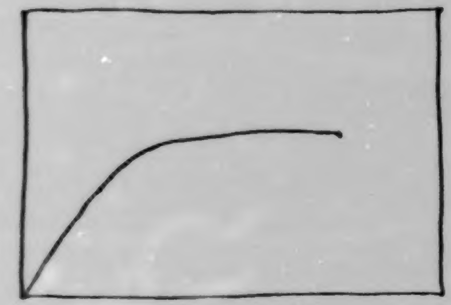


SUSAN



JOE

The best work curve should show a steep upward line that then flattens out at a high level of output.



With a good work curve the warm-up period is short and then output is high over a period of time.

A warm-up period allows you to get into the swing of things. Many people make a few false starts before really getting work going. A typist may ruin a sheet or so.

The kind of job you tackle for the warm-up is important if you feel clumsy or sluggish. DO something that can be finished quickly without much getting ready. A typist might type a letter or so before starting a long report.

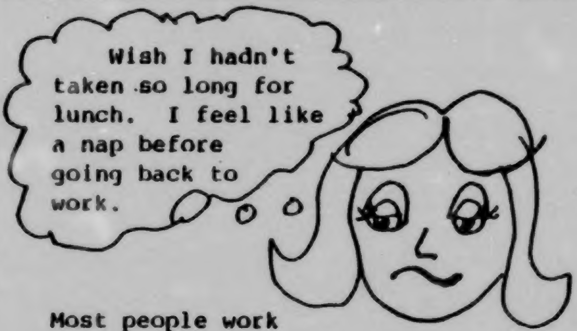
You usually do better work when you are alert and feeling your best.

However, fatigue can cause you to not do your best. This can also affect your work curve.

Rest periods can help stimulate your body and help you stay alert to produce your best.

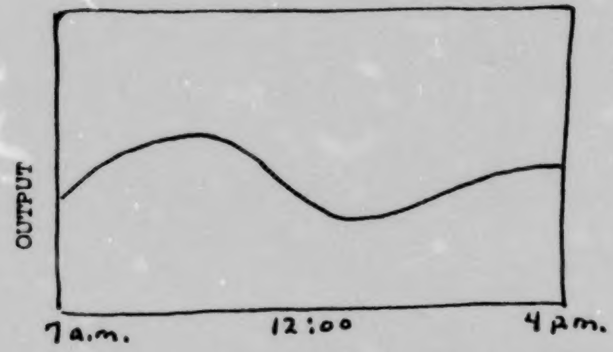
A short rest period may be needed as you start to tire. The body recovers from fatigue more quickly during a time when the work curve is high.

A long lunch period can break your stride if you have been working well all morning.

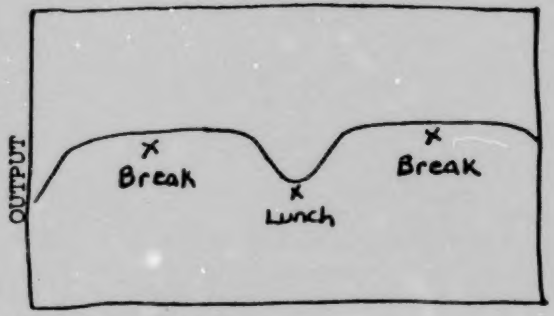

Wish I hadn't taken so long for lunch. I feel like a nap before going back to work.

Most people work better over a longer period of time if they have frequent short breaks rather than one long one. The warm-up period after a long break takes longer than after a short one.

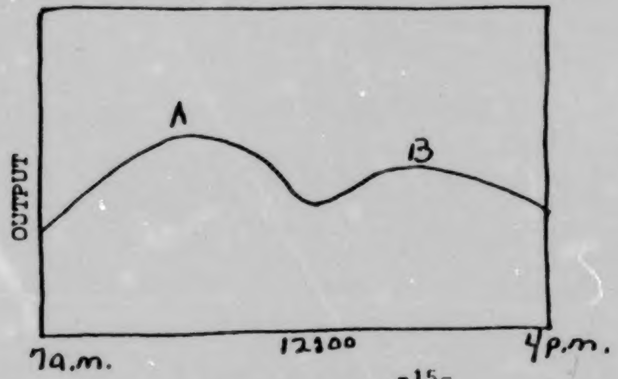
Your work curve might show this if you can't get started again after lunch.



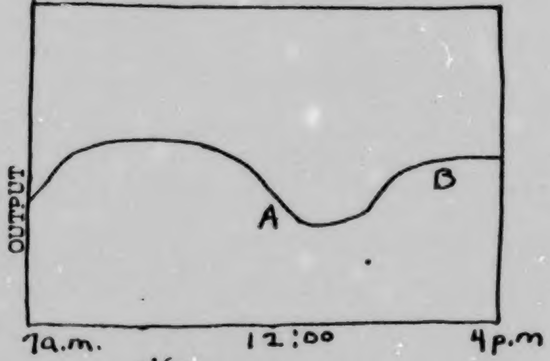
A short break during the morning, lunch, and again in the afternoon keeps you working better than a long break at one time.



Having a break before you get too tired helps. Recovery is faster during times of high output. Recovery would be faster at point A than at point B in the chart below.



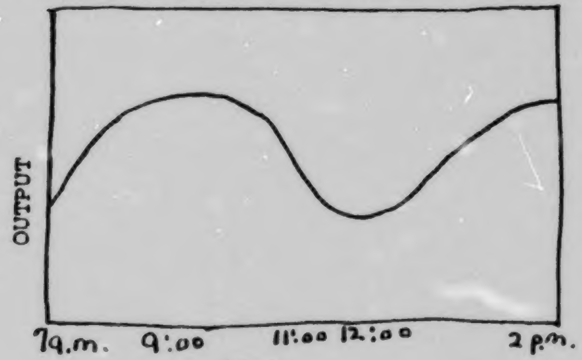
Sometimes people work until their output drops off even though they are not resting. Recovery at point A below will take longer than at point B. This person worked too long without resting.



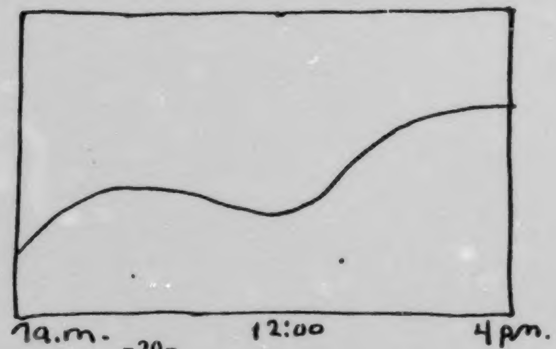
To determine your work curve, you need to determine when you are most alert and best able to devote your best to your activity.

On a chart, draw a line that shows the times you work the best. Chart those times also when you feel fatique and again when you are alert again. For example:

You may be alert the minute you awake, get the "11:00 droop," and perk up again after lunch. Your work curve would look like this.



Or you may feel sluggish all morning and start hitting your stride in the afternoon. If you are like this you may like to sleep a little later and do more of your work in the afternoon and evening.



Most of us have some fixed times for things we can't change. We can, however, adjust some things. You don't have much choice about school time, but . . .

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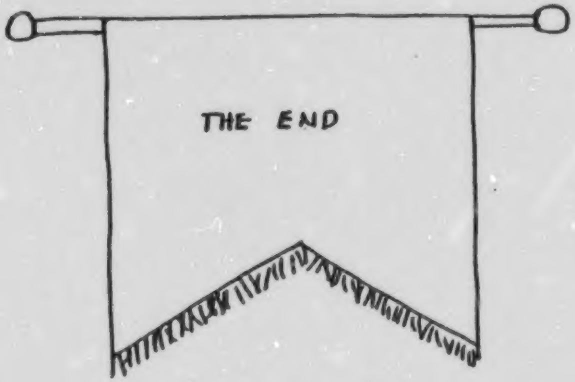
The morning person may be alert at 6:00 a.m. and finish homework before school.

The evening person may barely get to school but is alert to do homework at night.

TAKE ADVANTAGE OF YOUR NATURAL WORK CURVE.

-22-



-23-

NOTE TO TEACHER:

Cut apart and place between cardboard covers. Hold together with key rings.

-24-

THE CASE OF THE FRENZIED HOMEMAKER

Betsy Brooke is a young homemaker who works at home caring for 2 young children Laura is 4 years old and Cathy is 6 months old. Ross, Betsy's husband, works as a mechanic. He hopes to own his own garage some day. Ross has to leave for work at 7:45 a.m. and returns home at 6:00 p.m. Since he works such long hours at his job, most of the housework and care of the children falls to Betsy. She has chosen not to work away from the home while the children are small.

She usually wakes up at 6 a.m. feeling fresh and cheerful in spite of having to get up to change Cathy's diaper during the night. She is able to fall asleep again right away. She gives Cathy a bottle at 6:00 and then showers and dresses. She fixes a big breakfast since Ross has only a few minutes for lunch. She often manages to get a load of laundry washed and drying before Ross gets up at 7:00 to eat. She does the dishes, folds the laundry, and packs him a lunch by the time he is ready to leave.

At 7:45 she gets another cup of coffee and sits reading the paper until 8:00 when she gets Laura up. She helps her dress and puts out her breakfast. She then feeds Cathy while Laura eats. At about 8:30 a neighbor picks up Laura to go to nursery school.

She finishes feeding the baby before giving her a bath. This takes until about 9:00. After that Cathy takes another nap. Betsy takes this chance to catch up on her reading. At 10:30 Cathy has orange juice and then stays up until about 1:00. Betsy plays with Cathy a little after she has her juice.

At 11:00 Betsy picks up the living room a little. There are toys scattered from last night. About 11:30 she puts another load of laundry in the washer and prepares the day's supply of baby formula and sterilizes bottles. Just before 12:00 she warms up the baby food and feeds Cathy. She also has a bottle but Betsy is able to fix soup and a sandwich for herself and finish eating by 12:30. She cleans up the kitchen again.

At 1:00 Cathy goes back to bed. Betsy finishes the laundry she started before lunch. She tries to get most of the housework done while the baby sleeps. She runs the vacuum cleaner and mops the kitchen. These are frequent tasks at the Brooks house. By 2:00 she is getting tired but goes ahead and cleans the bathroom. She just has time to make the beds before washing her face, putting on fresh makeup, and getting the baby wrapped up to leave at 3:00 to pick up Laura and the neighbor's child. She is back by 3:30, puts the baby in her playpen, and gives Laura a snack. She eats a quick snack herself as she is running out of steam now. Laura goes to the back yard to play.

Betsy remembers that she has not yet straightened Cathy's room. She grabs the laundry to put away and gives the room a quick clean up. When she goes back to the kitchen at 4:30 she starts supper. The next couple of hours will be busy so she tries to plan menus she can start ahead. She gets a casserole in the oven, sets the table, and fixes a salad. She fixes Cathy's supper and feeds her at about 5:30. Barbie has come in to watch. She gets the rest of the supper on to cook at about 5:45. Cathy will stay up until 6:00 to see her Dad. Betsy fixes a bottle.

At 6:00 they eat and Betsy tries to relax a little. Laura goes to watch TV at 6:30 but Betsy and Ross sit and talk until 7:00. Then Ross reads the paper and watches TV while Betsy cleans up the kitchen. She doesn't feel like it but knows she will hate to face a messy kitchen in the morning. At 7:30 she sits down for a few minutes with Ross. At 8:00 she gets up to get Laura ready for bed. She has her in bed at 8:30 and then checks the baby. She always intends to watch TV with Ross for a while but feels so tired she often crawls in bed at 9:00. Ross enjoys giving Cathy her 10:00 p.m. bottle.

Evaluator's Final Checklist

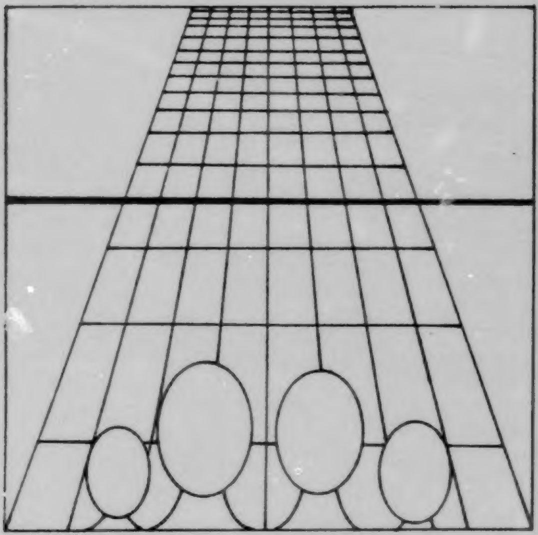
USING WORK CURVES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately plotted the natural work curve on a chart from case study.	( )	( )	( )
2. Correctly ranked the rates of recovery from fatigue from the diagram.	( )	( )	( )
3. Revised a given schedule and plotted a new work curve correctly that takes advantage of the natural work curve and increases output.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

DEVELOPING AND COORDINATING ROUTINES



INTRODUCTION

Routines or patterns are a part of our daily lives. Every morning that we get up and prepare for school or work, we follow a routine that fits our own needs. Each task that we do to get ready for school falls into a routine. In this module you will learn how to develop routines which can be carried out in the time available.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify areas where routines can help solve problems and to develop plans for a routine.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist.

LEARNING ACTIVITIES

1. READ Student Information, IT'S ROUTINE,

   and/or ______________________________.

2. DEFINE the word "routine" in your own words and then LIST several routines which you use,

   and/or ______________________________.

3. DISCUSS in small or large groups why routines are important. PREPARE a list of things that you might need to have routines for. COMPARE lists with those of 2 other students,

   and/or ______________________________.

4. READ to learn why routines should be planned in **Teen Guide to Homemaking**, pages 175-188,

   and/or ______________________________.

5. COMPLETE Student Self-Check, ROUTINES: DEFINITION AND PURPOSE.

6. DISCUSS in a small or large group of classmates the questions listed in Student Information, DISCUSSION GUIDE ON ROUTINES,

   and/or ______________________________.

7. DETERMINE those tasks which are performed routinely in the home economics classroom to make it run more smoothly. SELECT one task and TELL who does the task and how, when, and where it is done,

   and/or ______________________________.

8. READ Student Information, COLLISION COURSE,

   and/or ______________________________.

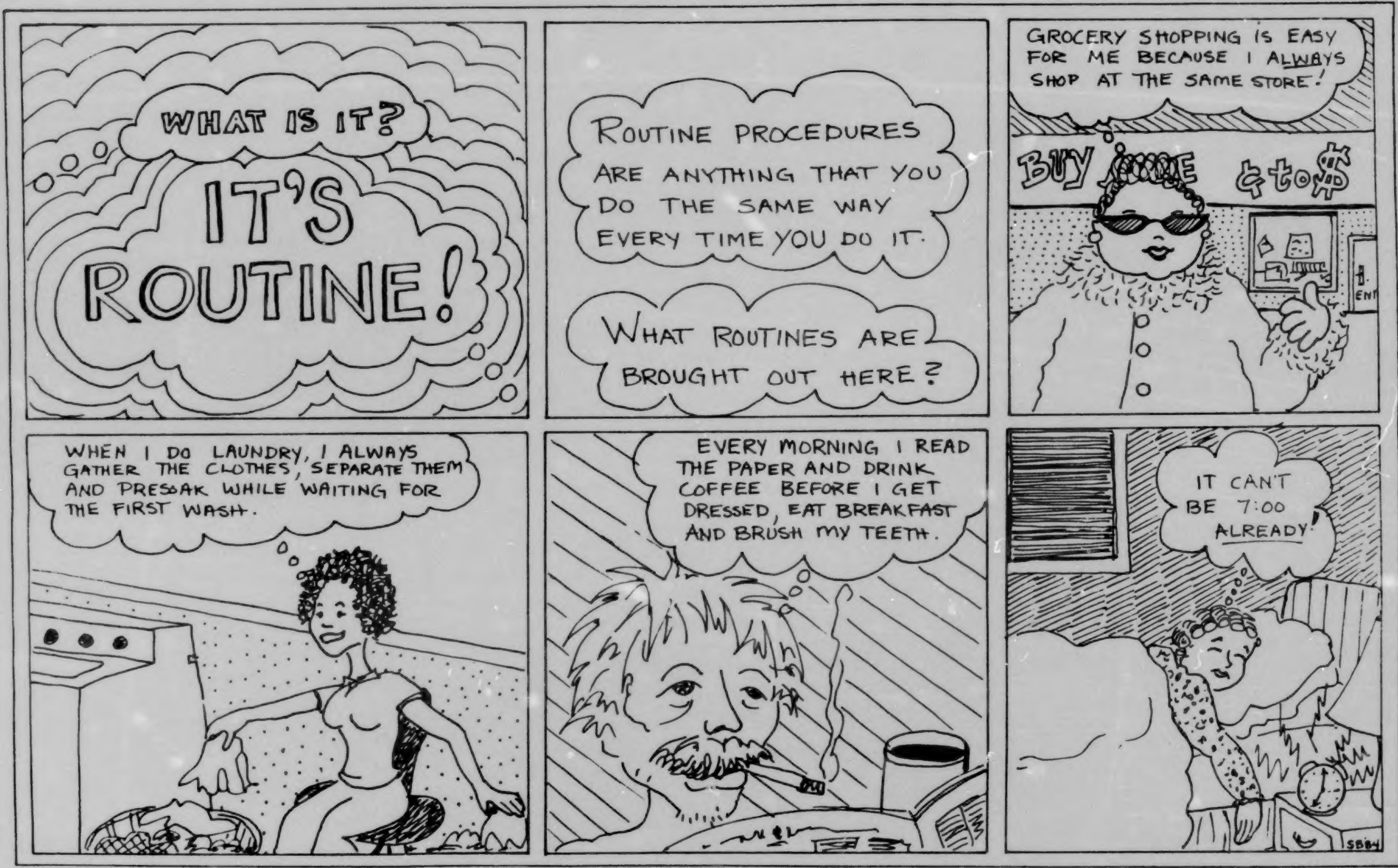
9. DEVELOP a routine for class use with a classmate and STATE ways in which the duties could be rotated while still using the routine,

   and/or ______________________________.

10. DEVELOP routines for the activities of others while working by yourself. ASK a classmate to check your work and tell you why it may or may not be useable,

    and/or ______________________________.

11. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.


WHAT IS IT?
IT'S ROUTINE!
ROUTINE PROCEDURES ARE ANYTHING THAT YOU DO THE SAME WAY EVERY TIME YOU DO IT.
WHAT ROUTINES ARE BROUGHT OUT HERE?
GROCERY SHOPPING IS EASY FOR ME BECAUSE I ALWAYS SHOP AT THE SAME STORE!
BUY
ENT
WHEN I DO LAUNDRY, I ALWAYS GATHER THE CLOTHES, SEPARATE THEM AND PRESOAK WHILE WAITING FOR THE FIRST WASH.
EVERY MORNING I READ THE PAPER AND DRINK COFFEE BEFORE I GET DRESSED, EAT BREAKFAST AND BRUSH MY TEETH.
IT CAN'T BE 7:00 ALREADY!
SB84

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Student Self-Check

ROUTINES: DEFINITION AND PURPOSE

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. What is a routine?
2. How are routines and tasks related?
3. Why should routines be planned?
4. When is it important to coordinate routines?

Student Information

DISCUSSION GUIDE ON ROUTINES

Directions: In a small or large group of students, discuss the following questions concerning routines you found in your reading.

1. What tasks are listed that could be routines?
2. Which items that you listed in Number 1 are routines in your family?
3. How would developing routines reduce daily planning?

Student Information

COLLISION COURSE

Some families seem to be on a continuous collision course. They all seem to try to get in the same place at the same time or they use the same equipment at the same time. This is particularly true when several people in the family are trying to get ready to go somewhere all at once. They may all want to be in the bathroom at the same time getting ready. Problems multiply when additional routine activities must be worked in also and everyone is on a tight schedule. Careful planning is needed in such a situation. Planning routines for such a situation need only be done one time. After that, the routines may need to be adjusted some and everyone must learn the routines so that they become automatic.

Coordinating routines is important when the time period within which they are done is limited. It is also important when activities must be carried out in the same place by more than one person.

Routines may also need to be coordinated at school. Consider the following examples.

1. A pileup occurs at the supply table when the class is preparing to cook. Since the counters must be cleaned and some other preparations must be made, 2 or 3 routines could be planned so that everyone doesn't try to get supplies at the same time.
2. Cleaning up at the end of a clothing lab may present problems. Duties could be split into several routines so that the members of the cleanup committee don't all try to do the same thing at the same time, while leaving other things undone.
3. What happens during a fire drill? What is to be done about various appliances that may be operating? Who turns off lights and holds the door? Where do you go?

Routines may also need to be coordinated for other activities.

1. Setting up camp.
2. Getting set up for a picnic.
3. Getting the car loaded for a family outing.

Planning routines so that they coordinate reduces family squabbles and helps everyone get things done with less frustration.

Evaluator's Final Checklist

DEVELOPING AND COORDINATING ROUTINES

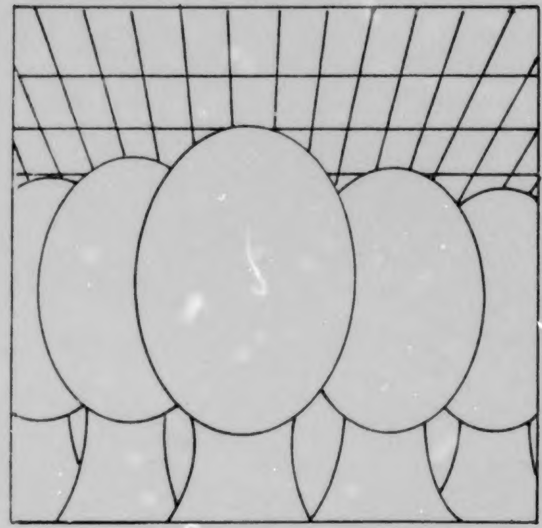
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately listed 10 tasks or activities where routines could be developed to help the family in the situation.	( )	( )	( )
2. Developed appropriate plans for 2 of the routines from Number 1 that are carried out at the same time. Included a descriptive step-by-step procedure of what is done, when, where and by whom. Stated how the activities are coordinated.	( )	( )	( )

Module MFE-32

MANAGEMENT AND FAMILY ECONOMICS

SHARING THE RESPONSIBILITIES OF WORK



INTRODUCTION

Work is a natural part of our life process. From our earliest memories, work has been part of our growing experiences. In this module you will learn how to find out the work load of family members in given situations while seeing that tasks are shared equally. You will learn how to give directions to other people in a way that they can follow and get acceptable results.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module you will be able to divide a list of household tasks of family members according to abilities, time, and interest.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SHARING THE RESPONSIBILITIES.

LEARNING ACTIVITIES

1. READ Student Information, CONTRIBUTIONS OF FAMILY MEMBERS TO WORK. DISCUSS in class how the weekly value of household work is figured,

   and/or ______________________________.

2. DISCUSS the following situation with a classmate. Mark is 14 years old and both of his parents work away from home. He arrives home from school 2 hours before his mother and 3 hours before his father. What chores should Mark do? JUSTIFY your answers to the class,

   and/or ______________________________.

3. READ Student Information, JERRY. CHECK your answer with the key,

   and/or ______________________.

4. READ Student Information, DIVIDING THE WORK. LIST factors to consider in dividing work,

   and/or ______________________.

5. KEEP the chart, FAMILY HOUSEKEEPING RECORD, Student Information, for 3 days. ANALYZE the results, MAKE a schedule, and DISCUSS it with your family,

   and/or ______________________.

6. COMPLETE Student Self-Check, DIVIDING THE WORK.

7. COMPLETE Student Information, HOW WORK? COMPARE your answers with those of a classmate,

   and/or ______________________.

8. ROLE PLAY the MINUTE DRAMAS, Student Information. DISCUSS with classmates what caused the problems in the dramas and how work could have gone more smoothly,

   and/or ______________________.

9. WORK with 2 other students and PREPARE a bulletin board for the month. CHECK to see if each person participated equally in the work,

   and/or ______________________.

10. GIVE oral directions to another student for locating a given article in the home economics room. DISCUSS with the student whether he/she was able to find the article and whether your directions were clearly understood,

    and/or ______________________.

11. WRITE a note telling someone in your family the directions for giving specific medicine to your younger brother--how much, what kind, how often, and under what conditions,

    and/or ______________________.

12. ROLE PLAY the following situation with a classmate. You have just hired a household helper. EXPLAIN how well you want 3 different jobs done. VARY the standards for the jobs from well done to poorly done. ASK the class to react to your directions to the household helper,

    and/or ______________________.

13. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

CONTRIBUTIONS OF FAMILY MEMBERS TO WORK

There are many tasks that must be done at home. All family members should help with these tasks. In some families all the members of the family share the work. In others the work often is left to 1 or 2 family members. In your family do the teenagers or younger children have some responsibility for doing the tasks that are necessary? Can you make an estimate of how much time is given by all family members to do these tasks? In some families, especially those with small children, the job of homemaking is considered a full-time one. This means that as many hours are spent doing homemaking tasks as would be spent at a full-time job away from home. Since no money is paid for household work to family members, we forget that it actually has a dollar value just as other work does.

If you hired someone to do all the household work in your home, what would you have to pay, using the minimum wage paid in your area? Studies have been done assigning wage rates for the hours of work given by all family members for the different kinds of jobs. The highest rate was assigned for cleaning. Medium rates were assigned for cooking, ironing, and handy work. The lowest rates were given to dishwashing. In 1971, for a family where the wife worked at home, her contribution for a year was worth $5,600. The husband did $1,300 worth of work at home and each child did $700. In a family where the wife worked away from home, her contribution was worth $3,600. The husband did $1,300 worth of work at home and each child contributed $900. Does it seem fair to you that if the mother works away from home, the husband and children should do more of the household tasks?

The ability of all family members to contribute work to keep the home and to take care of themselves is a valuable resource. The dollar value of that resource adds a large amount to the family's actual income.

JERRY

Jerry is a teenager who has the following schedule. Figure the work load that Jerry has. Check your answers with the Key at the buttom of the page.

TIME	ACTIVITY	WORK TIME
7:30 - 7:45 a.m.	Eat breakfast	
8:00 a.m.	Leave for school	
4:00 pm.	Return home	
4:45 - 5:00 p.m.	Set table for dinner	
5:00 - 5:30 p.m.	Eat dinner	
5:30 - 5:45 p.m.	Wash dishes	
6:00 - 7:00 p.m.	Watch TV	
7:00 - 8:00 p.m.	Do homework	
:00 - 9:30 p.m.	Watch TV	
9:30 - 10:00 p.m.	Get ready for bed	
	TOTAL	

KEY: You should have figured at total of 9 hours and 30 minutes.
If you did not get this answer, recheck your work to make sure you did not count any leisure time activities or maintenance activities such as eating. You may include travel time to and from school since it is a necessary part of the day over which Jerry does not have control.

Student Information

DIVIDING THE WORK

How do families divide work? This is a cause of friction in many families. "Many hands make light work" is an old saying that is true, but some families seem to think that a homemaker is an octopus.

In early times women stayed home because there were usually children to be cared for. Men went out to bring home food. Women took over the work around the home and later grew a little food near the homesite.

Gradually, work became either man's work or woman's work. This made a lot of sense during earlier times since there were children at home, so only men were free to work away from home.

With World Wars I and II, women were needed in the labor force outside the home. Today about 40% of the labor force is women. Most girls growing up today will work outside the home for a number of years. Families are having fewer children, people live longer, and economists believe that 2 incomes may be needed for most families to live comfortably.

Meanwhile, work must continue to be done in the home. The work load at home is not as easy today as it might seem to us with all of the labor-saving equipment we have. Most people change clothes more often and expect the house to look better. They have a higher level of living than they did in earlier days. We don't have to do some of the things Grandma did, but other tasks have taken their place.

Even though the pattern has changed and more women work outside the home, the mother who works away still spends 5.9 hours a day working at home. Other family members work at home an average of 3.9 hours. When women work away from home, they are not likely to get additional help from the husband. For this reason, many women work part time.

Many families have discarded old ideas about how work is divided. Man's work and woman's work is no longer a good way to divide work. Today, factors such as **age** apply in dividing the work. Younger children and elderly people can't do as much work as you can.

Skill and ability are also factors in dividing work. The person in the family who can do the job best usually can do it faster. If one person has many more skills and abilities than other family members, some jobs must be done by others even though they have less skill. Others may have to learn new skills in order to divide the work load better.

Strength and size are important factors in dividing work. Many jobs do not depend much on size and strength, but for those that do, it is better that the strongest or largest person should do them. Family members who are smaller or not as strong can do other things.

Available time is a big factor in dividing the work. If both husband and wife work full time, they probaby have similar amounts of time available. The whole family can look at how much time each has available. Extracurricular activities at school, recreation, and community work all cut into the amount of time available. Families should decide how many extra things each person can do and still do their fair share at home.

Health and energy are factors in dividing the work. A person who is not in good health often cannot do as much work. He/she has less energy and tasks may take longer. Lack of energy may also come from not being motivated to do the work. Not wanting to do something is not a very good reason for not doing your share.

Each person's **likes and dislikes** can also be taken into account in dividing the work. Some people don't mind ironing but hate washing dishes. Things can be worked out if different people prefer different jobs. If not, perhaps jobs disliked by everyone can be passed around from week to week, or everyone can take some tasks they like and some they really don't care about.

Factors such as age, skill and ability, size and strength, time available, health and energy, and personal likes and dislikes are things to consider when dividing work loads fairly.

FAMILY HOUSEKEEPING RECORD

Directions: On a separate sheet of paper, prepare a chart for your family. In the left-hand column, list the jobs that need to be done in your home. Make 3 more columns for 3 days. Beside each task, put the initial of the family member who did the task that day and the approximate time that it took him/her. Here is an example of the chart that you will make.

JOB AND DESCRIPTION DAYS	1	2	3
Meal Preparation (table setting, cooking, serving each meal during the day)			
Dishwashing (the whole cycle from clearing table to cleaning sink, counters)			
Physical Care of Children (all physical care including help with homework and chauffering, but not playing with or checking on them)			
General Weekly Cleaning			
Floor Care (washing, waxing)			
Bed Making			
Taking Out Trash			

There are others that you will want to add like laundry, cutting grass, etc.

DIVIDING THE WORK

Directions: Read the case study. On a separate sheet of paper, assign each task to one person in the family. Consider ability, interest, and time of each family member.

Mr. and Mrs. Jones both work. **Mr. Jones** leaves home at 7:15 and returns at 4:30. He likes to cook. **Mrs. Jones** leaves at 8:00 and returns at 5:00. They have 3 children. **Bob** is a senior in high school, plays ball, and takes an auto mechanics class. He leaves home at 7:30 and returns at 5:30. **Nancy**, the older daughter, is a sophomore in high school, a good student , and drives a car. She leaves home at 7:30 and returns at 4:00. **Sue** is in the fourth grade. She leaves at 8:00 and returns at 4:00. The grandmother, **Mrs Owens,** lives with the Jones family. She is confined to a wheel chair but gets around very well. The house which is one story is arranged so she can travel through the house. She enjoys sewing and can do several tasks from the wheel chair.

TASK	PERSON TO PERFORM TASK
1. Prepare breakfast	______________________
2. Set table for breakfast	______________________
3. Wash breakfast dishes	______________________
4. Sort laundry	______________________
5. Do laundry	______________________
6. Dust	______________________
7. Run sweeper	______________________
8. Clean windows	______________________
9. Mop bathroom and kitchen	______________________
10. Wash and wax car	______________________
11. Work in garden	______________________
12. Cut grass	______________________
13. Mend	______________________
14. Shop for groceries	______________________
15. Care for grandmother--bathing, getting in and out of wheel chair	______________________

HOW WORK?

Directions: What tasks would you prefer to do alone and which ones would you rather share? On a separate sheet of paper, make a chart like the one below. Write "alone" or "share" in Column 2. In Column 3, tell why you would rather work the way you chose.

TASKS	ALONE OR SHARE	WHY?
1. Change a bed	____________	____________
2. Wash the car	____________	____________
3. Rake the lawn	____________	____________
4. Clean up the kitchen	____________	____________
5. Fold laundry	____________	____________
6. Clean garage	____________	____________
7. Do a report	____________	____________
8. Cook a meal	____________	____________
9. Buy groceries	____________	____________
10. Trim a Christmas tree	____________	____________
11. Paint a room	____________	____________
12. Hang curtains	____________	____________

Answer the following questions.

1. What do your answers tell you about how you like to work?
2. What things annoy you about working jointly with other people?
3. What things do you do that seem to annoy other people when you work jointly?
4. What changes might you make when you do joint work to make it more fun and less fuss?

MINUTE DRAMAS

Directions: With a classmate, role play the following dramas.

1. Mary and Sue, teenage sisters, are cleaning windows. Sue is outside, Mary inside.

Mary: Sue, you missed a spot.
Sue: So what? I want to get done and the outside doesn't matter.
Mary: I can't tell whether the inside is clean with the mess you still have.

2. Jack and Marsha, a young couple, are cleaning house. Jack is running the vacuum cleaner and Marsha is picking up and straightening.

Marsha: Why don't you let me get the things off the coffee table first before you vacuum in here?
Jack: Well, I though you wanted me to vacuum.
Marsha: I do, but I'll get stuff on the floor when I do the coffee table.

3. Margaret and Bob, a married copule in thier early 30's are cleaning the attic.

Bob: Hey, why are you piling all that stuff over here? I just cleaned that spot.
Margaret: I have to put it somewhere while I'm sorting these boxes. Why don't you wait to clean up until we get the messy part done?

4. Twelve-year old Bill and thirteen-year old Jack are brothers. They are making cookies.

Bill: I want to mix some. You're doing it all.
Jack: I'll mix. You grease the cookie sheet.
Bill: You grease the cookie sheet and I'll mix.

5. Sixteen-year old Beth has a date tonight. She has bribed her younger brother, Tim, to help straighten up the house.

Beth: Tim, take this stuff upstairs.
Tim: I'll just put it here in the closet.
Beth: No. It will just fall out when we try to hang up coats.
Tim: Well, I'll take it up later. No sense running upstairs for one thing.

6. The Frasher family is trimming the christmas tree. Mr. Frasher is on the ladder and Mrs. Frasher is working lower on the tree. Kate, the daughter, is across the room to see how the tree looks.

Kate: That red bulb needs to be moved over.
Mr. Frasher: This one?
Kate: No. The one where Mother's hand is.
Mrs. Frasher: (Moves bulb) Is this better
Kate: No. It needs to be lower.
Mr. Frasher. No branch there. Why don't you help instead of just looking?

Evaluator's Final Checklist

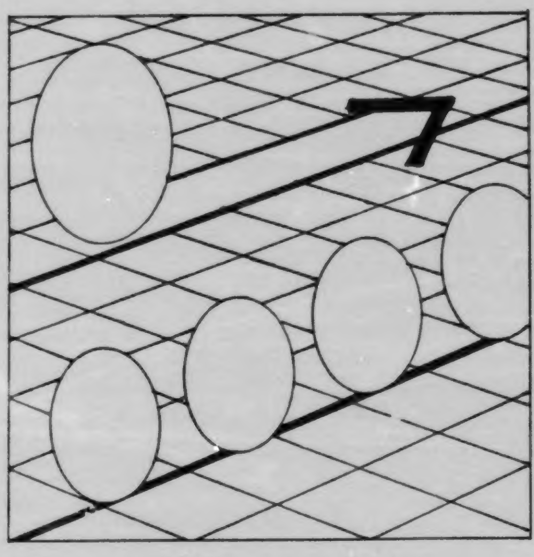
SHARING THE RESPONSIBILITIES OF WORK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Determined correctly the total work load for each family member.	( )	( )	( )
	Correctly listed 3 ways work is not evenly divided.	( )	( )	( )
2.	Divided tasks according to abilities, time, and interests of family members in Activity 8.	( )	( )	( )
3.	Completed activity with 2 other students.	( )	( )	( )
4.	Wrote a note giving clear directions for a task to be accomplished.	( )	( )	( )
5.	Gave clear oral directions in role-play situation.	( )	( )	( )
	Described standards expected in directions.	( )	( )	( )
6.	Correctly listed 6 times when someone failed to communicate plans to another person.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

MANAGEMENT KNOW-HOW



OBJECTIVE

When you finish this module, you will be able to identify good management skills.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, MANAGEMENT KNOW-HOW.

INTRODUCTION

People are not born knowing how to manage. They learn by having important goals toward which to work and by making decisions about the best way to reach these goals. Following a step-by-step plan helps people reach their goals. In this module you will learn skills to help you manage in getting the job done.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, SKILLS AND ABILITIES NEEDED FOR MANAGEMENT,

   and/or____________________________.

2. READ Student Information, CASE STUDY: MOVING ON. DISCUSS in class,

   and/or____________________________.

3. COMPLETE Student Self-Check, CASE STUDY.

4. CONDUCT a management survey using the following questions. INTERVIEW at least 5 boys and 5 girls. COMPILE your results on paper and COMPARE with those of a classmate.

    a. When it comes to management know how, I think every girl should be able to ____________ because ____________.

    b. When it comes to management know how, I think every boy should be able to ____________ because ____________.

    c. When it comes to management know-how, I think every teenager should be able to ____________ because ____________.

and/or ____________.

5. WRITE a description of 2 people who, in your opinion, are examples of good managers. TELL why you selected them and what skills they have developed,

and/or ____________.

6. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SKILLS AND ABILITIES NEEDED FOR MANAGEMENT

The following are skills and abilities that you need to develop to be a good manager. When you learn to do them well, the process of management will become easy.

1. DECISION-MAKING -- Making decisions brings about a desired or required change and solves problems.

2. ORGANIZATION OF WORK--Being able to organize the work that you do gives an orderly design to your activities or your family's activities. You are able to get more done.

3. PLANNING--Being able to plan helps you reach goals and meet demands.

4. SETTING GOALS--Being able to set goals gives you or your family direction.

5. CHOOSING AND USING RESOURCES--Helps you reach goals without using up too many scarce resources needed elsewhere.

6. IMPLEMENTING--When you can put plans into action you are implementing them.

7. FACILITATING--This makes your work and/or plans easier to carry out.

8. EVALUATION--Deciding what went right or wrong and what changes you'd would make if and when you would do it again.

CASE STUDY: MOVING ON

John has been out of school for 2 years. He is 20 years old. He works 4 hours a day at a gas station. Much of his time is spent hanging around the bowling alley with high school kids. Friends his age that he went to school with are working, away at college, or married. The kids at the bowling alley look up to John as a leader because he is older and spends time with them. John's parents wish John would grow up, get a full-time job or go to school, and not spend so much time with the younger kids. John disagrees with their attitudes. He thinks the younger kids need him as a leader because he is older and knows more. He does not want to go to school because he doesn't like to study. And he isn't interested in getting any of the jobs that are available in his town because he doesn't like to work.

ACTIVITY

Consider the skills which contribute to good management. Write a letter to John making suggestions for better management of this time and life but still allowing time for the young children he enjoys.

CASE STUDY

Directions: Read the following case study. On a separate sheet of paper list 2 instances in which Jane showed a lack of management. Give both the management skills lacking and the example.

Jane looks sleepily at her clock. She can't believe her eyes--it is 7:00 and her bus leaves for school at 7:30. She has forgotten to set her alarm again. She jumps out of bed and runs to the bathroom to wash her face and put on her makeup. The time is now 7:10. She goes to her closet to get her jean skirt and new blouse.

"Oh, no!" she exclaimed. "I was supposed to iron them last night. I got so involved in the movie on TV that I forgot all about it. What am I going to do now? The only thing I have left that I want to wear is my green dress but it's torn and I don't have any thread to match it."

Jane's mother walks into the room and exclaims, "Jane, why aren't you dressed? The bus will be her in 15 minutes!"

Jane cries, "I don't know what to wear to school today!"

	MANAGEMENT SKILL LACKING	EXAMPLE
1.	______________________________	______________________
2.	______________________________	______________________
3.	______________________________	______________________

Evaluator's Final Checklist

MANAGEMENT KNOW HOW

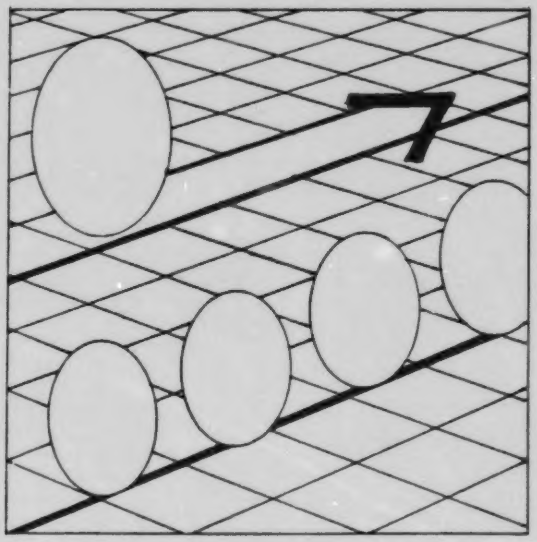
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified correctly 3 skills and examples of a lack of management skills from case study.	( )	( )	( )
2. Correctly completed survey.	( )	( )	( )
3. Correctly described 3 situations in which knowing how to do something was very important.	( )	( )	( )

Module MFE-34

MANAGEMENT AND FAMILY ECONOMICS

SUPERVISING OTHERS



INTRODUCTION

Being able to supervise other people is an important part of management. To be a good supervisor, you need knowledge and practice to develop the skill of being in charge of other people. In this module you will learn to teach tasks to other people, to help them learn to manage, and to supervise other people consistently and objectively.

Before you start to work on this module, be sure you have completed Modules MFE-32, SHARING THE RESPONSIBILITIES OF WORK, and MFE-33, MANAGEMENT KNOW HOW.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify management skills and you will be able to make a plan for an activity and supervise a group in a consistent and objective manner.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SUPERVISING OTHERS.

LEARNING ACTIVITIES

1. READ Student Information, THREE STEPS TO TEACHING TASKS. WRITE an example of each step and check with a classmate,

   and/or ______________________________.

2. PRACTICE teaching someone else to do one of the following tasks. Use the 3 steps you learned in Activity 1.

   a. Teach someone at home a skill you learned at school.
   b. Teach a young child to dress or tie his/her shoes.
   c. Teach a classmate something he/she cannot do.

   ANSWER the following questions.

   How much encouragement was needed? What kind of encouragement did you offer?

   and/or ____________________________.

3. CONDUCT a clinic to help several people learn to do a task. ASK the people to rate your instructions,

   and/or ____________________________.

4. TALK with your guidance counselor and ask what managerial skills are needed in his/her job. Also ask what the counselor does to help a student who has trouble making decisions, planning, following a plan, etc.,

   and/or ____________________________.

5. SET UP a question box for questions concerning management skills. WRITE a "Dear Gabby" column and POST it. AVOID ready made answers to problems by focusing on how to develop managerial skills,

   and/or ____________________________.

6. ROLE PLAY with a friend the problems from Activity 5. DECIDE how your answers differ if you are directly talking with the person and if you are writing more general answers,

   and/or ____________________________.

7. OBSERVE a kindergarten or Head Start group and keep a chart showing examples of consistent supervision in helping children follow rules. NOTE especially the supervision of clean up or other work activities,

   and/or ____________________________.

8. INTERVIEW a supervisor in any field of work. ASK about examples of how he/she tries to be consistent when dealing with different people at different times. COMPARE examples given by different persons,

   and/or ____________________________.

9. READ Student Information, BEING CONSISTENT IN SUPERVISION. TALK with your teacher about an activity and group to supervise for the evaluation,

   and/or ____________________________.

10. PRACTICE supervising a child's work until being consistent seems natural to you. ASK someone to observe and point out times you were not consistent,

    and/or ____________________________.

11. LOOK UP the definition for "objective" and then WRITE a definition for "objective supervision." DISCUSS answers in class,

    and/or ____________________________.

12. READ Student Information, BEING OBJECTIVE IN SUPERVISION,

    and/or ____________________________.

13. COMPLETE Student Self-Check, SUPERVISING OTHERS.

14. RATE something (a garment, a cake, a paper, etc.) done by your closest friend and the same thing done by someone else. If your friend came out with a higher rating, TALK with your teacher about whether the ratings were objective,

    and/or ____________________________.

15. RATE something you have done and then DISCUSS with another person whether or not you have been objective in supervising yourself,

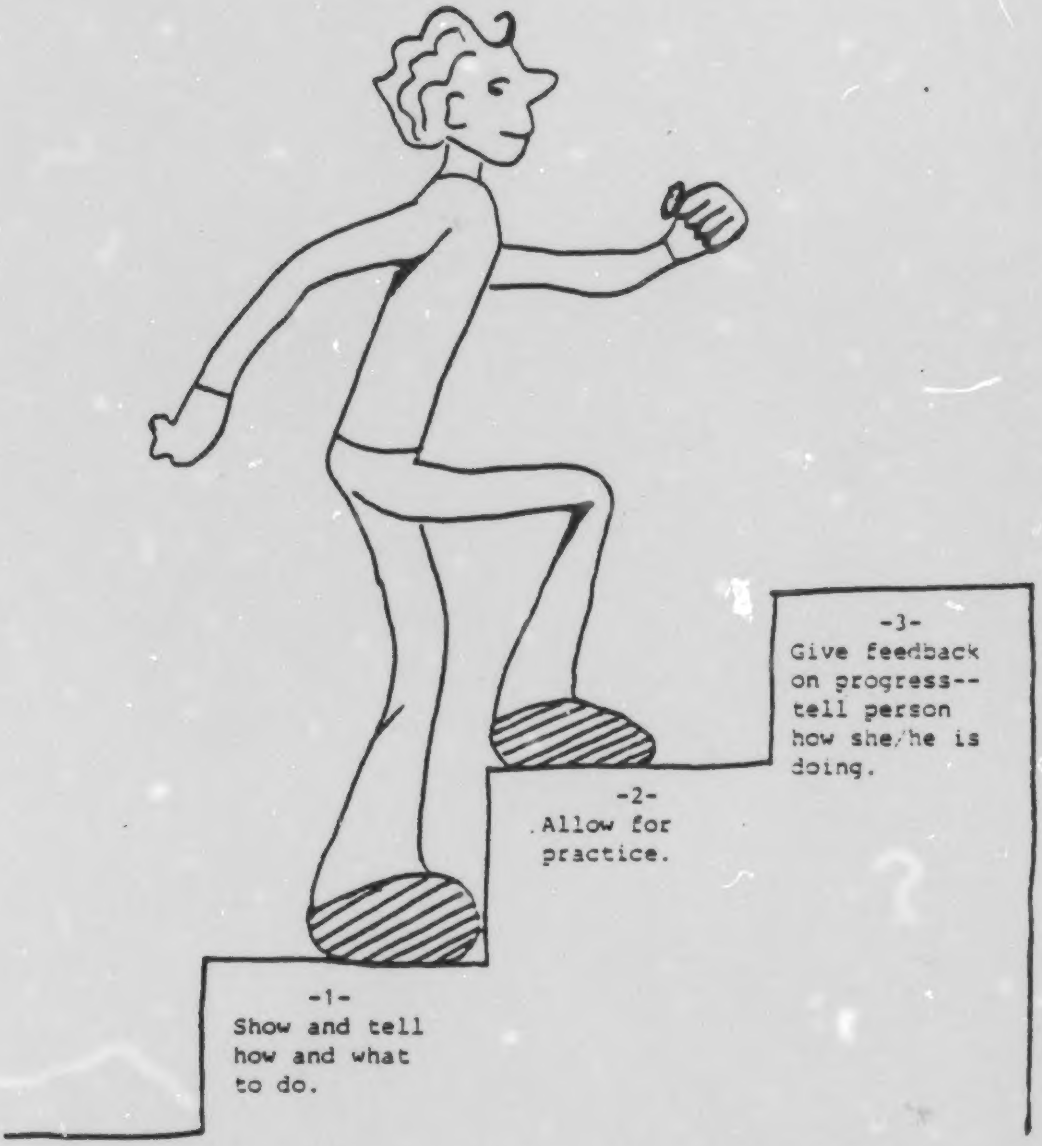
    and/or ____________________________.

16. PRACTICE supervising the work of someone else in an objective manner (either role playing or actual situation). ASK the person you supervised or an independent observer to tell you about times you were not objective,

    and/or ____________________________.

17. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

THREE STEPS TO TEACHING TASKS



-1-
Show and tell how and what to do.

-2-
Allow for practice.

-3-
Give feedback on progress--tell person how she/he is doing.

Allow more practice, more feedback, and maybe show how again.

Student Information

BEING CONSISTENT IN SUPERVISION

Have you ever noticed that children behave better if they know what to expect? The mother or father who announces that bedtime for children is 8:30 p.m. but then lets them stay up to finish watching a TV program until 9:30 fairly often may be teaching them that creating a fuss gets the rules bent. Also, the parent who spanks a child for doing something one week and laughs about the same thing the next is not being consistent. When a child learns to finish certain chores before going out to play, he/she is learning to behave consistently.

The examples given are related to guiding chidren's development, but many of the same ideas apply in supervising work. To become a consistent supervisor there are rules or principles to be followed. A consistent supervisor is one who:

1. Knows what he/she wants done and then lets workers know what is expected.
2. Holds to the standards that are set rather than saying, "Oh, that will do" when the work does not measure up to what was planned.
3. Tells or shows different workers how to do a job the same way. It is confusing if different people try to work together when they are each trying to do the job a different way.
4. Helps workers hold to the production and time schedule. If he/she has said that something needs to be finished by noon, the supervisor may have to jog people who are loafing or working inefficiently. If the work is being done inefficiently the supervisor may have to help reorganize the way work is being done to get more production.
5. Avoids changing the rules and regulations too often.
6. Avoids changing the standard that is expected after the job begins when possible.
7. Helps workers see the purpose if plans are adjusted during the work.
8. Helps workers see the purpose if instructions for work procedures are changed.

It is very hard to be a consistent supervisor if you do not really know what you want done, how you want it done, by whom, when, how well you expect it to be done, etc. You also need to have a realistic idea of how long it will take to get things done. The best supervisor is one who can do the job that he/she is supervising but then is able to organize the work to get it done by other people. You must learn when to step in and help with the actual work and when to let others do it. Sometimes people do not realize that supervision itself is work. Actually it is sometimes quite hard to keep an eye on all of the things that are being done to see that work is progressing on schedule.

Student Information

BEING OBJECTIVE IN SUPERVISION

Have you ever wondered why you don't mind having one person let you know what you are doing wrong but get mad when someone else lets you know that you aren't doing something right? The way she/he goes about letting you know what is wrong is probably the key to the difference. An objective supervisor is one who keep these guidelines in mind.

1. Keeps his/her temper and does not show anger or impatience when things don't work out. Some supervisors blame workers for things they can't help.
2. Focuses on the job being done rather than on the worker. It is better to say, "I don't believe that floor is coming clean enough that way. Why don't we try..." rather than, "You aren't getting the floor clean enough. You should be..."

3. Is realistic about what to expect to be done and takes into account things that go wrong over which workers have no control. There is no use getting mad at the worker when the machine breaks down.

4. Divides work as fairly as possible. This may not always be the same amount of work because the person with more skill and ability is probably getting paid more (in families this is not usually based on pay). You would not expect your 10-year old sister to get as much done in an hour as your 14-year-old sister. You must consider many factors in deciding what is a fair division of work.

5. Is willing to take the blame for things that go wrong that are his/her own fault--not explaining correctly, making errors in judgement, etc.

6. Treats different workers fairly without showing favoritism. This relates to how work is divided, of course, but it also means that he/she doesn't criticize some workers more than others for the same thing. Giving a lot of praise to one worker and forgetting to praise others also shows favoritism.

7. Is clear about what he/she is trying to get done and is able to let others know what needs to be done without seeming overly bossy.

8. Evaluates work in terms of what workers were told or shown to do.

More work gets done when the supervisor is objective. Remember that both you and the workers lose time when you forget to be objective.

Student Self-Check

SUPERVISING OTHERS

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. Explain the 3 steps involved in teaching a task.

2. Give 5 of the rules which a consistent supervisor should follow.

3. Give 5 of the guidelines which an objective supervisor should follow.

Evaluator's Final Checklist

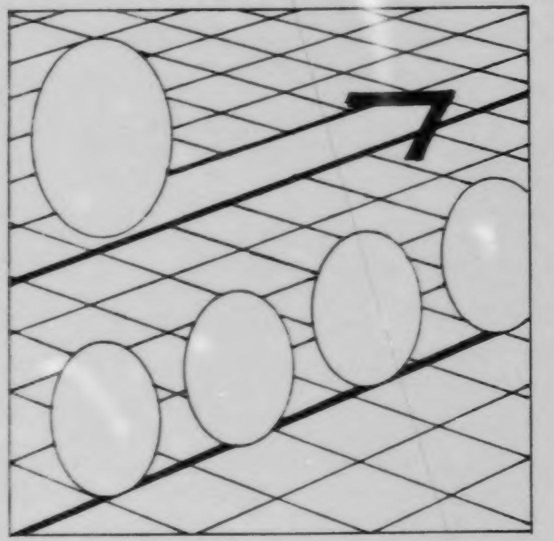
SUPERVISING OTHERS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected appropriate task.	( )	( )	( )
Taught task to classmate who could not perform the task.	( )	( )	( )
Gave clear explanations and demonstrations.	( )	( )	( )
Allowed for practice.	( )	( )	( )
Gave corrective feedback as needed.	( )	( )	( )
Classmate showed that he/she could do the task.	( )	( )	( )
2. Listed correct management skill lacking in each of 6 situations.	( )	( )	( )
Gave appropriate suggestions to help the person improve the management skill that is lacking.	( )	( )	( )
3. Selected with teacher an appropriate activity and group to supervise.	( )	( )	( )
Made an acceptable plan for supervising the group.	( )	( )	( )
Carried out plan in supervising the group.	( )	( )	( )
Showed consistency in supervising the group.	( )	( )	( )
Showed objectivity in supervising the group.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

COMMUNICATION IN MANAGEMENT



INTRODUCTION

Communication is an important part in the life of each person. From the moment of birth, we begin receiving and sending messages to other people. It is important for you to be able to develop your skills in communication in home management so that the messages may be clearly understood by the receiver and so that you can interpret the messages sent by other people. In this module you will learn ways to send messages in home management, the importance of listening, and ways to communicate with other people.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to recognize the role of communication in management and recognize various types of communication.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, COMMUNICATION IN MANAGEMENT.

LEARNING ACTIVITIES

1. READ Student Information, COMMUNICATION IN MANAGEMENT. STUDY the diagram, COMMUNICATION PROCESS. LIST and LOOK UP in the dictionary any new words that you do not understand,

   and/or ______________________________.

2. MAKE a word search puzzle concerning words involved with communication. CHECK with your teacher if you do not know how to make the puzzle. ASK a classmate to try the word search,

   and/or ______________________________.

3. READ Student Information, HOW WE COMMUNICATE,

   and/or ______________________.

4. COMPLETE Student Self-Check, COMMUNICATION AND MANAGEMENT.

5. COMPLETE the following activity with another student. Using some construction toys and without speaking, DECIDE on something to build using non-verbal communication. Let another student time you. Limit yourself to 10 minutes. After deciding on something to build, BUILD it. DISCUSS the use of non-verbal communication in decision making with other classmates,

   and/or ______________________.

6. COMMUNICATE 4 of the following sayings to another student using only a drawing.

   a. "Don't look a gift horse in the mouth."
   b. "Don't count your chickens before they hatch."
   c. "A bird in the hand is worth 2 in the bush."
   d. "Too many cooks spoil the broth."
   e. "Early to bed, early to rise makes a man healthy, wealthy, and wise."

   and/or ______________________.

7. OBSERVE a group of people in a public place. MAKE a list of some verbal and non-verbal messages communicated,

   and/or ______________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

COMMUNICATION IN MANAGEMENT

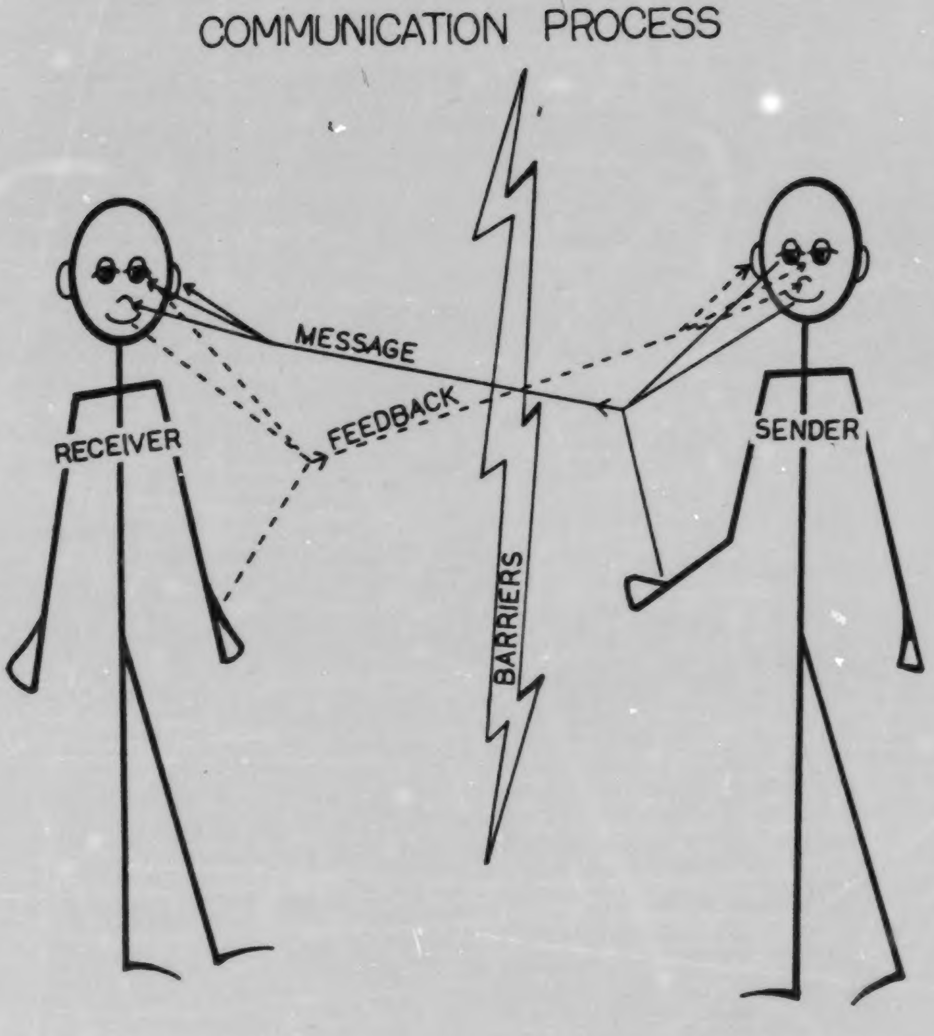
Communication is the process of sending a message from one person, the **sender**, to another person, the **receiver**. The **message** is the information either written or spoken. **Non-verbal** messages are sent by some means other than speaking or writing, such as gestures, facial expressions, body movements, etc. Anything that keeps the receiver from understanding the sender's message is a **barrier**. Three types of barriers are noise, social barriers, and unclear messages.

Communication is a two-way street. Messages must be sent and received before communication is complete. **Feedback** is the way the receiver lets the sender know the message was sent and understood. For example, the receiver may nod his or her head "yes" to let the sender know the message was understood.

Being a good manager depends a lot on your ability to identify with others. To identify with or relate to someone you must develop skill in sending and receiving messages. You must develop your listening ability so you can receive messages sent by others. You must learn how to put together clear messages and send them freely to let others know how you feel.

Clear communication does not always mean that everyone agrees on ideas, but it helps in understanding areas of disagreement. Communication paths must be kept open in order for management to happen in the family. If one person fails to send or receive a message successfully, management stops or is delayed.

Home management is the way a family uses what it has to get what it needs, wants, or desires. Without successful communication, decisions cannot be made, plans cannot be made or carried out, and resources of the family members may never be known. Home management requires successful communication.


COMMUNICATION PROCESS
MESSAGE
FEEDBACK
BARRIERS
RECEIVER
SENDER

HOW WE COMMUNICATE

We communicate in 2 ways--with words and without words. Most communcation is with words, or verbal. Non-verbal communication, without words, is also important and is often used in a combination of both verbal and non-verbal communication. Communication is complete only when the receiver indicates he/she understood the message.

Verbal communication includes spoken or written words. How well you communicate verbally depends on your skill in writing or speaking. Often we communicate with words only, as in talking on the telephone. A word means different things to different people. Although the word "mother" has a good meaning for most of us, it can have a bad meaning for one who has suffered under a hateful and unloving mother. For this reason, we need to choose carefully the words we use in speaking or writing a message.

We are usually less careful in our choice of non-verbal types of communication. We forget that actions speak louder than words and are more likely to be misunderstood.

Non-verbal communication is not written or spoken but can be seen in posture, mannerisms, facial expressions, voice changes, gestures, body movement, space, etc. Non-verbal messages can give us clues as to how words are to be interpreted or they can be the total message. For example, deaf persons have a language which is totally made up of symbols, gestures, body movements, etc., which carry a common meaning to each member. In some places, time is even a form of non-verbal communication. Being late is considered an insult in some places. Couples who are just married may enjoy holding hands but each might feel uncomfortable if a stranger got close to them. To use communication effectively in home management, we need to be aware of the non-verbal communication used by ourselves and other people.

Student Self-Check

COMMUNICATION AND MANAGEMENT

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. What are the 2 forms of communication?
2. How and why is communication important to management?
3. Define verbal messages. Tell 2 ways you can communicate verbally.
4. Define non-verbal messages. Tell 2 ways you can communicate non-verbally.

Evaluator's Final Checklist

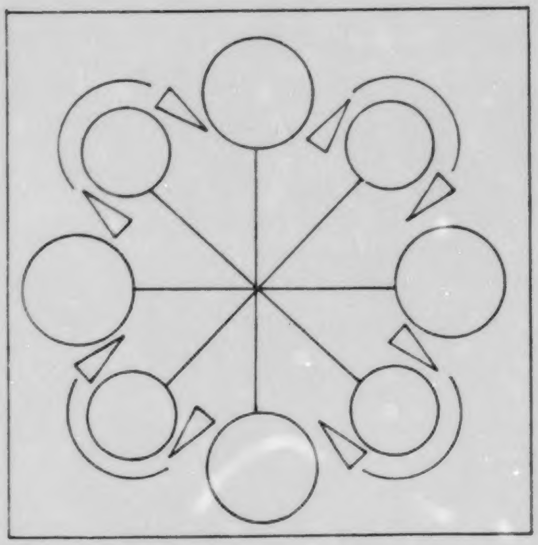
COMMUNICATION IN MANAGEMENT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly listed 2 reasons why communication is important in management.	( )	( )	( )
2.	Correctly classified 17 words and phrases as verbal or non-verbal.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING FEEDBACK



INTRODUCTION

You've heard the old saying, "Hindsight is better than foresight." Well, feedback is an example of "hindsight." Once you have made a decision and have completed an activity based on that decision, you can see what happened. It may have pleased you. Some things happened that you would change if you did the activity again. This information you gather from an experience is called feedback. It is a form of evaluation. In this module you will learn to use feedback from an experience as a basis for future planning. You will learn to judge satisfaction in terms of resources used, and to anlayze your progress toward the goals you set.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go thorugh the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module you will be able to analyze feedback and judge its importance in future planning and you will be able to analyze the progress you have made toward one of your long-term goals using at least 4 ways of measuring that progress.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING FEEDBACK.

LEARNING ACTIVITIES

1. READ Student Information, CASE STUDIES. LIST what feedback each of the students might have gotten. EXPLAIN how you think each student could use the feedback in future planning. COMPARE notes with a classmate. TURN IN your answers to your teacher in writing,

   and/or ______________________________.

2. READ Student Information, CASE STUDY 3. ANSWER the follwing questions with 2 or 3 classmates.
    a. What is the difference between long-range and short-range satisfaction?
    b. What resources were used?
    c. Was the degree of satisfaction high, medium or low?
    d. Why did you rate the degree or amount of satisfaction as you did? What values are involved to determine the amount of satisfaction? Differing values would cause the answers to vary.

   and/or_____________________________.

3. READ Student Information, TAKING STOCK. LIST the 9 ways mentioned to take stock of progress toward goals. DISCUSS with 2 or 3 classmates other examples of each point listed,

   and/or_____________________________.

4. COMPLETE Student Self-Check, USING FEEDBACK.

5. RECALL one of your long-range goals that was set at least 3 years ago. ANALYZE the progress you have made toward accomplishing that goal in relation to at least 4 ways of taking stock of progress toward goals.

6. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

CASE STUDIES

Karen

Two weeks before the test, Mr. Johnson, Karen's science teacher, announced that there would be a test in her class. He told the class what topics would be covered, gave them a list of reading assignments, and suggested they answer the study questions at the end of the chapters to prepare for the test.

Karen was sure that 2 weeks was more than she needed to get ready for the test. She did some of the reading, but figured that most of it could be done the night before the test. She marked that day on her calendar so she'd be certain not to schedule anything else.

On the evening before the test, a good movie that Karen really wanted to see was on television. She decided to study in front of the television so that she could see the movie and finish her studying. At 11 o'clock when the movie was finished, she looked at the book and discovered she had only read 1 chapter and had 4 more to read. She would have a study hall in the morning and could study at lunch, so she went to bed.

The next morning on the school announcements, Karen heard that her study hall would not meet because of a special school assembly. She took her book to the assembly with her and finished reading 2 chapters. At lunch she skimmed over the last 2 chapters and looked over the study questions.

When Karen's test was returned to her a few days later, she found a D+ on the top of the paper. Karen was unhappy with her grade, but at least she had passed the test.

Cathy

Cathy noticed as she put on her old jeans that they were a little tighter than before. She realized that she had been stopping at the bakery for donuts on the way home from school more often recently, but she didn't think it would make that much difference. When she weighed herself she discovered that she had gained 10 pounds in the last 2 months.

Cathy decided that she would have to lose weight, and the faster the better. She went on a crash diet, eating only 1 small meal per day.

In one week she had lost about 5 pounds, so she decided the next 5 pounds would go faster if she stopped eating completely.

Cathy's mother and teachers commented that she was tired all of the time and looked as if she didn't feel well. She argued with her classmates and her brother, and friends were beginning to avoid her in the halls and after school.

Cathy decided to start eating again before she became very ill, exhausted, and lost all of her friends.

Student Information

CASE STUDY 3

The Rizers were going to buy a new car. Mr. Rizer had spent 4 Saturdays looking at different models to find out the cost of each and the trade-in value of the old car. Mrs. Rizer had checked with all the local car dealers at least once about the different colors that were available. They had decided to postpone visiting their daughter and their family in Florida for 6 months to keep from using up their savings. They finally pooled their findings and decided to buy a gold car. The day after the purchase was finalized, they got a letter from their daughter saying that her husband was being transferred to California within the next week, with no vacation or extra travel days before the move.

Student Information

TAKING STOCK

What do you do in order to evaluate or to "take stock" of things? This old expression implies that a person thinks over his/her life to see how things are going. Many people do this quite informally without much thought to the basis for deciding. A good way to take stock is to consider your goals and see if what you are doing is helping you reach them. When we check to see if we are still on the track that will lead to our goals, we usually are thinking of our big goals in life. These are likely to be long-range goals. Taking stock helps us see our goals in better perspective. Graduating from high school is a long-term goal whether you are a freshman or a senior. It is just that seniors are closer to reaching the goal. Following are several ways to check progress toward goals. They will be most useful if you have your goals clearly in mind.

Ways To Check Progress Toward Goals

Information -- After setting the goal originally, you may need to gather additional information. Sometimes you have found out all you need to know before setting the goal, but usually we need to find out more specific information as we go along. The original goal may have been fairly general. Perhaps you want to be an engineer. Only as you get more information are you likely to refine the specific type of engineer. So be sure you have enough information so that you know all of the requirements.

Numerical Count -- How many of the goals have you actually reached that you had planned to by now? Many of your long-range goals are probably still out there ahead of you. Checking your batting average on reaching goals helps in 3 ways.

a. Evaluate the type of goals you are setting--perhaps your goals are unrealistic.
b. Check whether or not you consistently do things that lead to goals.
c. Check whether you are setting an appropriate number of goals--not too many or too few.

Accomplishments -- What has already been done that will help you eventually reach your goal? Most long-term goals have several landmarks along the way. These landmarks could be considered short-range goals that need to be reached before you can continue toward the ultimate goal. To get into college you must successfully finish each year in high school, make applications, take tests, etc. Reaching many goals depends heavily on resources, so check the amount you are accumulating. In saving to buy a house check how much has been saved in particular time periods. If you plan to be a secretary you can check typing speed at intervals.

What's Left -- Closely tied to checking accomplishments is determining what is left that must be done to reach the goal. Perhaps it is to save another $500 for the down payment on a house, to lose 10 more pounds in order to wear a size 12 dress, or to get a job interview after you have met job requirements.

Time Lines -- How crucial are the time lines you must work with? Are you meeting them? Some goals depend heavily on particular points in time. Failure to meet these deadlines sometimes delays reaching the goal or kills your chances entirely. Perhaps some opportunity is open only to 18-year olds. Failure to have money saved for an event you looked forward to for some time may mean you give up the opportunity. Not having applications in on time may mean that you cannot enter college when you planned.

Estimate Chances -- After you have worked toward a goal for a while and have considerable information about the goal, you are able to make a better estimate of your chances of reaching it. The exception is when you already had all the information and had already done things that would contribute to the goal before actually setting it. Perhaps you want to get into medical school. As a high school student, some ways you can estimate the chances are to check your grades and test scores against high school grade and test averages of students who do get into medical school. You can check the percentage of applicants who are accepted. You can also consider the acceptance rate of students from the pre-med program you plan to take.

External Changes -- Sometimes circumstances change so that what seemed to be a reasonable goal when you get it becomes more difficult or impossible. Perhaps you have saved for a car but then find that prices have nearly doubled. Or extra requirements or restrictions are added to the qualifications for a job after you set the goal. If you could have met the original qualifications but not the new ones, you may be unable to meet the goal. Under these circumstances it is important to take stock of the situation to see if extra time and effort will let you still reach the goal, whether the goal could be modified or changed, or whether it is best to give up the goal altogether and start a new one. Otherwise you may continue plugging away toward a goal you can never reach.

Critical Points — With many goals there are critical points along the way that should be checked. Some examples already given illustrate this point. At these critical points it is important to consider whether or not the goal can still be reached and what changes in plans might be needed. In saving for some goal you may have saved only a third of the money needed at the half-way point.

What can you do? What changes in sequences and standards can you make in plans? At other times the critical points are related to whether or not you are accepted for something--getting into all-state band may determine whether or not you get a music scholarship. At critical points you should decide whether to adjust plans, to change plans, or to change goals.

Mesh with Others -- Reaching your goals may depend on plans, goals, and resources of other people. Young people often get sidetracked from goals by forgetting the part other people play. A girl planning to be a career person may become engaged to a boy whose goal is to have a wife who stays home like his mother. A young wife may want to buy a house but the husband wants to be able to move about. Parents have a big influence on how you reach your goals. Perhaps you have counted on their sending you out of state to college. They may say it's too far away and tuition is too high. Talking over your goals with other people is often necessary as you take stock of your progress.

When you check progress toward goals you may find that you are not making much headway. Check your plans carefully--or make a plan if having no plan was the problem. Without a plan, a goal is likely to remain just a daydream. If little progress has been made and there doesn't seem to be any way to get there from here, check over the goals themselves. Perhaps the goals need to be changed or modified. In making plans it usually helps to block out the big chunks first and then detail plans for each part. Controlling and adjusting plans is easier when you are working with smaller segments. Often the day to day things help or hinder our reaching the big goals we set.

Student Self-Check

USING FEEDBACK

Directions: On a separate sheet of paper, list and explain the ways of checking progress toward goals.

Evaluator's Final Checklist

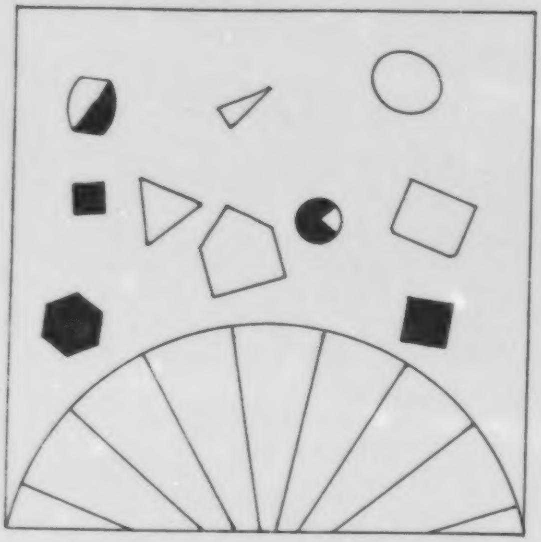
USING FEEDBACK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Identified 8 ways feedback was obtained.	( )	( )	( )
	Stated how each feedback might be used in future planning.	( )	( )	( )
2.	Listed amount of satisfaction in terms of resources used for each situation.	( )	( )	( )
	Supported answers above by giving 2 reasons for each.	( )	( )	( )
3.	Listed and explained 8 ways to take stock of progress toward goals.	( )	( )	( )
4.	Analyzed progress of 1 long-range plan using at least 4 ways of taking stock of progress toward goals.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

CHOOSING A LIFESTYLE



INTRODUCTION

A lifestyle is a way of living. America has often been called the "melting pot" of the world because our country offers individuals the freedom to choose how they live. In this module you will learn the characteristics of lifestyles that are present in our society and how the selection of your future lifestyle may be influenced by the decisions you make today.

Before you start to work on this module, be sure you have completed Modules MFE-1, CLARIFYING VALUES; MFE-2, SETTING PERSONAL AND FAMILY GOALS; MFE-3, RANKING GOALS; MFE-4, ADJUSTING GOALS; MFE-12, DECISION-MAKING PROCESS; and MFE-13, CHOICES IN DECISION MAKING.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module you will be able to demonstrate knowledge of different lifestyle characteristics by answering questions on an objective test.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, CHOOSING A LIFESTYLE.

LEARNING ACTIVITIES

1. READ Student Information, USING FEEDBACK TO CHOOSE A LIFESTYLE. DISCUSS with 1 or 2 other students why each kind of lifestyle would or would not be acceptable to the group,

   and/or __________________________.

2. CREATE a collage illustrating types of lifestyles that we find in our society,

   and/or ______________________.

3. COMPLETE Student Self-Check, LIFESTYLES.

4. VIEW the filmstrip series, "Lifestyles: Options for Living," or other filmstrip or film provided by your instructor. DISCUSS your differences in attitudes and values about lifestyles with a classmate,

   and/or ______________________.

5. INTERVIEW a student and an adult to discover why they live where they do. Where would you choose to live--city, country, suburbs? Why? Under what conditions would you move to an environment that you like less? Share your thoughts with the whole class,

   and/or ______________________.

6. QUESTION a panel of persons with different lifestyles (married, single, single parent, etc.) to verify advantages and disadvantages of their lifestyles and to learn what factors influenced their choices. DISCUSS characteristics of past lifestyles and predictions of future lifestyles,

   and/or ______________________.

7. DRAW a circle to represent a pie. DRAW slices in your pie to show the part of the day you spend on each of the following categories: sleep, school, friends, work (earning money), homework, being alone (reading, playing, watching TV), chores, family (including meals), and miscellaneous (list). ANSWER these questions about your pie.
   a. Are you spending the amount of time you want to on your favorite activities? Why or why not?
   b. How can you realistically change the way you use your time to make your life more satisfying?
   c. How might your pie look 10 years from now?

   and/or ______________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

USING FEEDBACK TO CHOOSE A LIFESTYLE

The traditional lifestyle in our country is to begin dating during teenage years, to marry and have children, and, like the fairy tale says, "to live happily every after." Many people do not agree that this is the only lifestyle. The high divorce rate would show that not everyone "lives happily ever after." The changes in our society in recent years have brought about many alternate lifestyles from which people can choose. Sometimes it is difficult to know which lifestyle is best.

Think about your lifestyle. What is it? How can you shape the way you want to live? How does society or your family influence your lifestyle?

Whether you choose a traditional life style or an alternate lifestyle is related to the values you hold. You may believe that a certain lifestyle is right for you. People may try to change your mind. No one lifestyle is going to be right for everyone. In any lifestyle adjustments must be made. You must decide on the basis of what you know about yourself and the people who are important to you which lifestyle is best for you.

Your lifestyle is influenced by who you are: your values, emotional and physical needs, cultural background, traditions, heritage, and goals. Your style of life is also influenced by your work or your family's work environment, social environment, peer groups, family income, and by the way you react to conditions beyond your control.

Gaining more insight into your own lifestyle will give you more influence over it. Are the things you are doing today leading you where you want to be tomorrow, next year, and 10 years from now?

Think about the decisions you make in a typical day. These all add up to forming your lifestyle. Ask yourself these questions about each decision.

1. Did you make the decision yourself or did someone make it for you?
2. Which decisions were decided because of your family or living situation?
3. Which decisions were decided outside your family--because of the jobs of other family members, your job, or laws in your community?
4. Did your background, your parents' educations, your church, or your education influence the decision you made?
5. Did time influence your decision? Could you control it?
6. If you keep making the same decisions, what will your future lifestyle be?
7. If you change part of your decisions, how would your lifestyle be different if you did this all the time?

Even more than the decisions you make, your basic attitudes about life shape your lifestyle. Think about the following questions.

1. What is your philosopy of life?
2. How do you feel about people? How do you feel about the environment? Will people destroy the environment?
3. How do you feel about a supreme being?
4. How do you feel about education?
5. Do you believe people should plan for the future or just live for the present?

Personal decisions you make also affect your life style.

1. What kinds of things do you do for fun?
2. Do you like yourself?
3. How do you spend money?
4. How do you feel about being a man or a woman?
5. How do you feel about other people?
6. How do you deal with anger and frustration?
7. Is life exciting? boring?

List the factors in your lifestyle. Can you change any of them? Would you want to? Thinking through all the factors that affect your lifestyle and the way it is moving is called using feedback. You are using the feedback from the way you are living to see if you like it. If not, you may want to adjust it and change direction. This is a part of the management process of evaluation.

Alternate Life Styles

These are life styles that are available for you to choose.

Singlehood—You may choose to remain single. Between 5 and 10 percent of the people in our country remain unmarried throughout their lives. Many divorced people decide not to remarry. There are many reasons for remaining single.

Single Parents--Mothers or fathers may live alone with their children. Usually, single-parent families are headed by a woman. About 10 percent of all families in our country are made up of a woman and her children.

Most adults in single parent families do not choose that lifestyle but find themselves in it because of death of a husband, wife, or because of divorce. Some single mothers have children and choose not to marry. Some single parents are those who never married, but chose to adopt a child or children.

Marriage--Some changes are taking place in marriages that may make them more flexible and less likely to end in divorce. One of these is a contract marriage. This is an agreement between couples. To some extent, all marriages are contract marriages since the vows made at the ceremony are part of the contract. But there are also unwritten parts of the contract. These are what a husband or wife expects of the partner in the marriage. Couples can write a contract for themselves which explains just what they want the marriage ceremony to mean. It can deal with the length of the marriage or with the marital expectations of each partner. A marriage contract may or may not be legally valid in your state. Sometimes couples will make their own private contract.

Childless Marriages--Many couples are choosing another lifestyle. They decide not to have children. There are many reasons for remaining childless. Couples may believe that they would not be good parents, they may believe they would not have the time or money to rear children, or they may believe they would be contributing to the population problems in the world if they had children.

Open Marriage--In this type of marriage each partner is free to grow as a person and have friends of the opposite sex with whom one has similar interests. Perhaps a wife does not enjoy going to a baseball game with her husband but she does enjoy cooking. She has a male friend who also enjoys cooking and they share the interest. The are not interested sexually in each other but are just good friends.

Living Together--Another lifestyle is that of 2 people living together without being married. There are also many reasons for this life style. Some people believe it is a trial marriage. Others live together to save money and do not expect to marry. Others live together for companionship.

Communes--This lifestyle has gotten much publicity, although less than one-half of one percent of the people in our country live in communes. The publicity has been about communes where there was much drug use and promiscuous sex. This publicity has given the public the idea that this is true of all communes. Most are not like this. A commune is a group of people who live together and who are committed to the group because of common needs and interests. Some communes are bound together because of religious beliefs, others are interested in health, diet, and vegetarianism. Some are held together by an interest in forming a family group and some simply want to get back to nature. Usually communes do not last long. There are disagreements over work, personal conflicts, arguments over money, or hostility from people outside the communes. Religious communes seem to last longest as evidenced by the communes in Israel.

Student Self-Check

LIFESTYLES

Directions: On a separate sheet of paper complete the following statements. Check your answers with your instructor.

1. Most persons choose their life styles based on their ____________________.
2. Single-parent families in our country are most often headed by ____________.
3. An agreement between people is called a _______________.
4. A _________________ is a group of persons living together to share common needs and interests.
5. Husbands and wives each having their own interests and friends is called an ______________ marriage.
6. A way of living is a _____________.
7. It is possible that the ____________________ will help cut down on the divorce rate.
8. A parent without a spouse is a _____________ parent.
9. Couples who share a residence but are not married are ___________ __________.

Evaluator's Final Checklist

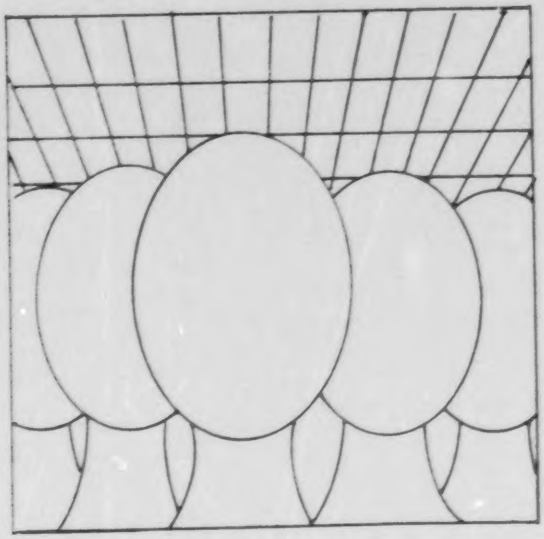
CHOOSING A LIFESTYLE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Answered correctly the questions on the lifestyle test, "Facts About Lifestyles."	( )	( )	( )
2. Analyzed present lifestyle factors that will infuence selection of future lifestyles.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

MANAGING FAMILY CRISES



INTRODUCTION

Every family faces a serious crisis at some time or other that can cause financial problems. These crises can include death, long illness, handicaps, loss of job, divorce and separation, etc. Often a crisis will help family members find new strengths.

With a crisis there are financial costs to deal with as well as emotional and social costs. In this module you will learn to prepare for the financial problems that can come from a family crisis.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify financial options and sources of help to be prepared for a crisis before it occurs, and to identify adjustments necessary to meet the needs of the unexpected strain caused by the crisis.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, MANAGING FAMILY CRISES.

LEARNING ACTIVITIES

1. LIST the times when you or a family member have been sick, died, lost a job, or had some other crisis. DECIDE whether or not you feel the crises listed have been short-term or long-term. COMPARE and DISCUSS your list with a friend's list,

   and/or ______________________________.

2. READ Student Information, GOOD PLANS IN TIMES OF TROUBLE,

   and/or ______________________.

3. DECIDE what family crisis you think would affect your family finances most severely. SHARE your decision with the class,

   and/or ______________________.

4. READ Student Information, CRISIS CASE STUDIES, and discuss each using the questions given as a guideline,

   and/or ______________________.

5. READ about family crises in **Decision In Living**, pages 251-255 and 472-478, or **Contempoary Living**, pages 300-319,

   and/or ______________________.

6. COMPLETE Student Self-Check, FAMILY CRISES.

7. SELECT 1 of the following situations and LIST at least 5 financial areas where this could cause trouble for your family.

   a. Disabled parent
   b. Alcoholism or drug abuse
   c. Terminal illness
   d. Handicapped child
   e. Death
   f. Loss of job
   g. Divorce or separation

   and/or ______________________.

8. DECIDE what adjustments could be made to ease a financial strain caused by the situation that you chose in Activity 7. IDENTIFY the financial options and sources of help available,

   and/or ______________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

GOOD PLANS IN TIMES OF TROUBLE

Every family faces a serious crisis at some time that can cause financial problems. A crisis is a crucial time or event that causes long-term changes in a person's or family's lifestyle. Usually we think of a crisis as being the death of a family member, especially the breadwinner, long illness, or loss of a job. Added to these we can list moving to a new job, divorce, remarriage, alcoholism, mental breakdown, child abuse, handicapped children or adults, being criminally attacked, and automobile accidents. Often it is the way in which adversity is faced, either with the feeling that it can be a chance for new beginnings for the better or with a feeling of total frustration and defeat, which determines the ultimate happiness of the persons involved.

Not all crisis situations are unhappy. Some crises are not considered crises because the are 'normal' for that stage in life. For example, graduation from high school and no longer being supported by parents or going to college are situations which can cause financial strain.

In dealing with a crisis, you have to make choices in the handling of your resources--your money, talents, education, reputation, friends, family, community supported groups, and church or private support groups for special causes (ex. Cancer Society, Mental Health, etc.)

Many families have provided for the following financial resources to be available in times of trouble.

1. Savings--Saving money provides a family with an emergency fund. Traditionally this has been a savings account; however, today you would get much higher rates of interest for amounts over $1,000 by investing in money market funds through the stock market brokers. Some people recommend having at least an amount equal to 6 month's pay. This sounds like a lot, but you can begin by paying yourself a certain amount each month and putting it into savings.

2. Disability income insurance--This is used when a handicap or a disability occurs. Many people do not have this type of insurance in which money is given to the person who is disabled or handicapped for the loss of his usual income. (Social Security might be a source of this type of income.)

3. Hospitalization insurance--Covers hospital costs, but not the fees of the surgeon.

4. Surgical insurance--Pays the surgeon's fees.

5. Regular medical expense insurance--Pays physician's bills.

6. Major medical expense insurance--Covers large accidents ranging from $5,000 to $250,000.

7. Life insurance--Helps pay funeral and other expenses when a family member dies. It may help with expenses of the remaining family members.

8. Mortgage insurance--Pays off the house if the wage earner dies.

9. Investments--Profits from investments can be used to ease the financial strain of a family crisis.

10. State and local agencies--These groups can help get money to ease financial expenses. An example of this is the Division of Vocational Rehabilitation or its equivalent in your state. This organization helps rehabilitate people who are handicapped.

11. Social Security--Pays a death benefit for burial expense; also could provide some income in the case of wage earner's death to provide for young children.

12. Church--Often a church will rally around a family that is going through a financial family crisis.

13. Friends--Can be counted on for as much help as they can afford to give.

14. Family--Other family members may be able to help ease a financial burden. Perhaps another family member can work for a while, or perhaps other branches of a family can be counted on for loans or other kinds of help that will ease the financial strain.

CRISIS CASE STUDIES

The following 5 case studies give some insight into kinds of crises that may happen. Decide whether there is more that could have been done to help the situation and whether each is a short-term situation or a long-term crisis. If short-term, how might it become a long-term crisis? How might this be avoided?

1. Gradually Mary had noticed that John was drinking more and more. Although she wanted to help him, it seemed he became more withdrawn from her and reality. Finally Mary went to Al-Anon, an organization for the families of alcoholics, which would give her ways of coping with her husband until he, too, realized and admitted that he was an alcoholic. Included in some of the problems she had were their relationships with their children and their friends. She also was concerned with the need for a steady income should he lose his job. She needed to determine what options she had as a homemaker, whether or not she could work outside the home, or what money-making opportunities she had in working at home.

2. Don was being transferred to a new job in another state. He and his wife Harriet were enthusiastic about the move and included the children in the plans and discussions. They talked about how they would write letters to the grandparents and their friends, how their toys and belongings would have to be packed and moved, and what they would do if the moving van was late by a day or 2. Thinking through the good things as well as the things that might go wrong and how they could smoothly be handled took a lot of anxiety out of a major change in their lives.

3. Billy's dog had bitten a neighbor's child. The child was probably retreiving something the dog had begun to think was his and the dog was protecting his territory and bit Timmy. Both Timmy's and Billy's families were very upset. However, they reasurred Timmy by quickly holding him close, washing the wound with soap and water, and putting ice on it while they went to the hospital (ice keeps the swelling down). After the stitches were in, Timmy's mother was careful to use the disinfectant salve that the doctor had prescribed. Timmy's medical expenses would be covered by either the family's household insurance policy or the medical insurance policy. (Billy's family could have been sued by Timmy's mother and father. They would find it very difficult if they didn't have homeowner's insurance to cover this.)

4. Unemployment caused the Davis family to pull together as never before. As soon as the father, Joe, found he was going to be laid off from his work on the manufacturing line, he had a family discussion about what they could do. He could go for retraining in a TEC school, his wife could go to work as a secretary if necessary, Jimmy could mow lawns to help out, and Jenny could do altering and sewing for extra money. Even Debra, who was 8 years old, could help by setting the table, fixing part of the evening meal, and helping to keep things neat so others wouldn't be upset by things out of place. They all talked about how they would cut down on spending and listed what they had to work with. Together they felt they could weather the crisis.

5. Divorce was a crisis that Rick, 15, couldn't take lightly. He had found his allowance cut as the result of his parents' split up and was looking for a part-time job. He missed having his father around. His mother found that rather than the decision making being easier, decisions made by the father about Rick when Rick visited him would be made without any input by her at all. Both parents felt guilty about their lack of togetherness with Rick. His mother had to go to work to support them. Although she had the house, she also had the big payments that went with it. As with most crises, they found things more difficult after the divorce than any of them had anticipated. They found themselves in a "no win" situation. Divorce, especially, is a time when parents need to give a feeling of permanence in their care of their children, while also realizing a new beginning for themselves. If his mother and father hadn't considered it a learning and growing experience for themselves, as well as for Rick, things would have been much worse.

Student Self-Check

FAMILY CRISES

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. How can alcoholism be thought of as a long-term illness?
2. How do terminal illnesses and handicapping conditions differ?
3. Name a financial plan that will protect the family from losing the home they are buying.
4. Sarah and Jason, who have been married for 5 years, have a 1-year-old son. Jason was in a car wreck and is confined to a wheelchair for life. They do not have any insurance. What should they have had? Where can they get help now?

Evaluator's Final Checklist

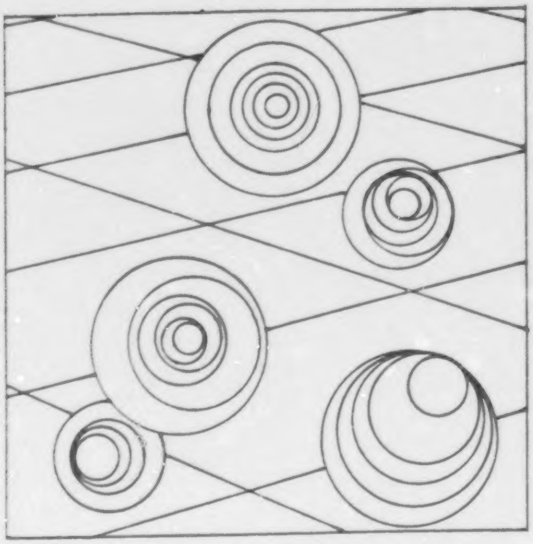
MANAGING FAMILY CRISES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified the financial options and sources of help to use when planning for a family crisis.	( )	( )	( )
2. Identified adjustments necessary to meet the needs of the unexpected strain caused by the crisis.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

MANAGING DISASTERS



INTRODUCTION

Natural disasters are events that happen in nature. They can be dangerous to life and can destroy property. Fires, tornadoes, hurricanes, blizzards, and floods cause thousands of injuries and deaths each year. These disasters can damage or destroy property that is worth millions of dollars. Natural disasters cannot be prevented. Many natural disasters occur in certain parts of the country. People cannot control disasters but they can be prepared for them. Being prepared for a disaster can save your life and help prevent financial hardships. In this module you will learn how to manage disasters.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to investigate sources of help in the community to make a plan for reconstruction of your family property in the event a natural disaster struck your home.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evauator's Final Checklist, MANAGING DISASTERS.

LEARNING ACTIVITIES

1. READ Student Information, MANAGING DISASTERS. DISCUSS in class the various kinds of disasters that can happen to a family,

   and/or ______________________.

2. VIEW a filmstrip on "Disaster Preparedness (flood, earthquake, tornado) provided by your instructor (**Red Cross Home Nursing Series**),

   and/or ______________________________.

3. LISTEN to a member of the local fire department or a cooperative extension agent discuss safety rules and recovery procedures after a disaster,

   and/or ______________________________.

4. PLAN with another classmate the ways to prepare to evacuate from your home if a flood or fire should occur. COMPARE your plan with those of other members of the class,

   and/or ______________________________.

5. READ about disasters and steps for recovery in a reference provided by your instructor,

   and/or ______________________________.

6. DISCUSS with other class members the immediate actions to be taken when a disaster strikes. Use DISCUSSION GUIDE, Student Information,

   and/or ______________________________.

7. COMPLETE Student Self-Check, MANAGING DISASTERS.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

MANAGING DISASTERS

A disaster that hits a family or community can be a real tragedy. Lives can be lost, property destroyed, and serious injuries can occur. After the disaster the family or community must pick up their lives again and go on. If there has been no preparation for a disaster, the results for a family can be devastating. Many people don't have large enough savings or investments to go through a rebuilding process. Insurance is the answer that is available to most people.

What are disasters? A disaster can be any event that occurs in nature such as tornadoes, earthquakes, floods, severe storms, hurricanes, landslides, and fires that happen as a result of one of these. Usually these disasters can strike without warning. If you are in an area where a disaster is common, you can plan for it to some extent. You can, for example, fireproof your house by keeping doors shut and by planning escape routes from a home. You can plan what to do if a tornado or earthquake hits. Where is the safest place in your home to go? You can plan for emergency food and water supplies. You can go through your house and check on places that might be fire hazards like piles of newspapers that would help a fire spread more quickly. You can have emergency lighting equipment available for times when the lights go out. Post emergency phone numbers at every phone. One important process that every family should do is to practice what steps should be taken when a disaster occurs. Just talking and planning isn't enough because when a disaster does occur, like a fire, the family members often panic and forget the plan. But if they have practiced it several times, the steps will be remembered automatically.

Safety Rules and Recovery Procedures After a Natural Disaster

1. See that your family is safe from flood crests, fire, or falling buildings.
2. Cooperate fully with local authorities, rescue squads, and local Red Cross.
3. Help locate shelter, food, clothing, transportation, medicine, supplies, and medical help for victims.
4. Obey health regulations for personal and community protection against disease epidemics. Report any violations.
5. If premises have been flooded, flush plumbing fixtures with buckets of water to be sure they reopen. Have health authorities inspect sanitary disposal systems. Water may have backed up into the septic tank, which in turn backs up into the plumbing system. This could be a health hazard.
6. Do not use water from a private supply until health authorities have tested it. Boil drinking water for 10 minutes or chlorinate it by adding 1 teaspoon of chlorine bleach for each gallon of water.
7. Do not use food that has come in contact with flood waters.
8. Sanitize dishes, cooking utensils, and food preparation areas before using them by pouring boiling water over them after they are washed.
9. When entering damaged buildings, use flashlights only, not matches, torches, or any open flame. Watch for nails, splinters, holes in walls or floors, wet or falling plaster, undermined foundations, and gas leaks.
10. Do not use electrical systems until they are checked by an electrician.
11. Control rodents and insects.
12. Take all furniture and rugs outside to dry.
13. Set priorities. Accomplish the most important tasks first, and try to avoid overdoing it physically.
14. Be sure children are safe and being cared for at all times. Never leave young children alone or allow them to play in damaged buildings or areas that may be unsafe. If possible children need to be with familiar people during frightening situations.
15. Wear protective clothing on legs, arms, feet, and hands while cleaning up debris. Wear rubber gloves while scrubbing damaged interiors and furniture.

Insurance Protection

Having insurance coverage can be a big help in rebuilding financially and materially after a disaster. Make sure that you have adequate coverage to replace the property that would be lost. Homeowner's policies usually protect against fire, windstorm, hail, and the subsequent water damage. Some other perils can be covered such as glass breakage, lightning, etc. A higher-priced policy can add to disaster coverage losses from falling objects and damage from the weight of ice, snow, or sleet. Homeowners' policies give no protection against floods, landslides, or earthquakes, which can be among the most damaging of the natural catastrophes. Sometimes special coverages can be obtained for these.

Sometimes in areas where risk is high from disaster such as fire, insurance was not available. Pressure from the government, however, has made this kind of insurance available in those areas.

About 80% of property damage from natural disasters in this country is caused by flooding. Federal flood insurance is available from the government, but many people have not taken advantage of it.

Earthquake insurance is available, even in California where earthquakes are greatest. Hurricane and landslide insurance is available under certain conditions. Insurance is available in Pennsylvania in the form of a "subsidence" fund. This provides protection against depressions in the ground from coal mines that cause houses to tilt or otherwise unsettle.

Student Information

DISCUSSION GUIDE

Directions: In a small group of students, discuss the following topics concerning disasters.

Topic 1—Disaster

1. What is a natural disaster?
2. How is preparation for a disaster outlined in your community?
2. Is your family aware of the procedure for safety if a disaster should hit your home and community?

Topic 2—Preparedness

1. Who is in authority if a disaster should hit your home and community?
2. Is your community prepared for disasters if they should hit your area?

Topic 3—Reconstruction

1. How does recovery or reconstruction fit into your community's plan if a disaster should hit your area?
2. Do you know the local agencies to contact in case of disaster?
3. What are some methods of reconstruction that would suit your home situation and the situation in the community?
4. What are the physical needs of an individual if a disaster should occur in your home or community?

Student Self-Check

MANAGING DISASTERS

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. What are natural disasters?

2. List 3 basic human needs which are the immediate physical needs following a disaster.

3. Name 2 agencies to contact following a disaster.

Evaluator's Final Checklist

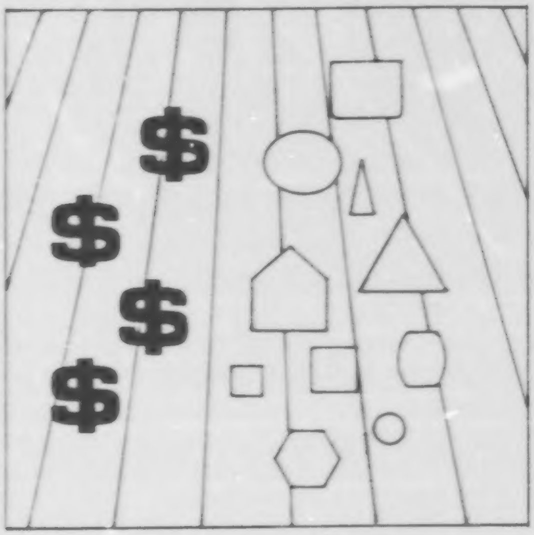
MANAGING DISASTERS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Investigated sources of help for recovery from a given disaster.	( )	( )	( )
Made a thorough and logical plan for reconstruction of the family property after a given disaster.	( )	( )	( )
2. Investigated insurance coverage available in the community to cover a given disaster.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING A BUDGET



INTRODUCTION

Planning ahead is the key to successful money management. For many people, the best way to do this is to follow a budget which is a plan for organizing income and expenses. The goal of a budget is to help a person use income to satisfy needs and wants. In this module you will learn to balance an income with expenses and to prepare a family budget.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to prepare a monthly budget that will meet family members' needs and goals.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING A BUDGET.

LEARNING ACTIVITIES

1. LIST as a class what could be included in your personal budget based on income and expenses,

   and/or ______________________________.

2. READ Student Information, BASICS ABOUT A BUDGET, and A SAMPLE BUDGET,

   and/or ______________________________.

3. COMPLETE Student Self-Check, SAMPLE BUDGET.

4. BRAINSTORM as a class how variable expenses can affect a family's budget. This can be based on experience as well as information gained from Student Information,

   and/or ______________________________.

5. USING Sample Working Budget, DISCUSS or ROLE PLAY a situation in which a husband and wife are discussing their family budget. DISCUSS with 1 or 2 classmates the reasons for disagreement between the couple, if any are shown,

   and/or ______________________.

6. COMPLETE Student Self-Check, A QUICK REVIEW OF BUDGETING.

7. PREPARE or REVISE a budget for yourself based on your income and fixed and variable expenses. REVIEW the budget with your instructor,

   and/or ______________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

BASICS ABOUT A BUDGET

For many families, a budget may be a rigid way of life as far as spending is concerned yet it does serve as a workable guide to help to help regulate expenditures if the family is going to pay its bills. The purpose of a spending plan is to divide family income to meet the needs of the family. Without a budget, needs may not be met causing tension to develop between family members.

Before preparing a budget, the family must identify their sources of income, family needs, and short and long term family goals. Once they have been carefully identified, the family budgets income to meet these needs and goals.

Family expenditures for the most part fall into 9 categories.

1. Food, shelter (rent, mortgage, repairs, taxes)
2. Clothing (including maintenance)
3. Transportation
4. Health
5. Taxes (local, state and federal)
6. Personal
7. Education
8. Savings and investments
9. Other items (contributions, political donations, etc.)

The amount which can be allotted to each of these areas depends on the amount of income a family has to divide between caring for necessities first and interests second.

Let's review the advantages of a spending plan or budget.

1. Financial planning helps a family realize and establish their priorities; it helps them do what they really want to do.
2. A family buget helps the family live within the family's income while showing them where their money is being spent.
3. Budgeting can help a family achieve long-range goals such as travel and children's education.
4. Budgeting can strengthen family communication.

The following information may be helpful in setting guidelines for the major categories of spending. Please remember that all families are not alike in terms of income and expenditures due to their individual situations.

1. Food—The average family spends 16 - 25% of its net income on food.
2. Shelter—The average family spends 20 - 25% of its income on shelter.
3. Operating Costs--The average family spends 15% of its income on operating costs (10% for house; 5% for car).
4. Savings—The average family spends 10% or more on savings.
5. Miscellaneous—The average family spends 15 - 20% on miscellaneous items.

When members of a family with different needs and wants live together, they feel differently about how the money should be used. One of the biggest problems within a relationship is how to manage money. Compromises are necessary so the members of the family can live together without conflict. It is better to learn to manage money before problems occur. One of the ways to manage money is through a budget or a spending plan. If you understand that a spending plan is a way to help you use your money and not a way to keep you from spending money, it is easier to use a budget.

After you decide how much money you will have in your spending plan, decide on your fixed and variable expenses. Fixed expenses are those that you make regularly, like rent, food, insurance payments, utilities, payments on furniture or appliances, and laundry. Variable expenses are those that are not the same every month. Examples of these are insurance that is paid once or twice a year instead of each month, car repairs, clothing, extra food for company, illness, and repairs to appliances. If these are not planned for your budget, they can cause real problems when they occur and you do not have the money to pay for them. It is helpful to plan to set aside a certain amount of money in the spending plan to take care of these variable expenses.

It is easy to be tempted to spend money you don't have for things that you can do without. Here are some tips for using your money.

1. Think through your spending decisions. Decide whether you really need an item, or if it is something that you can do without.

2. Make decisions about your money on **your** priorities and not on your friend's priorities.

3. When you go shopping, make a list and stick to it. Don't be tempted by all the sales promotions in the store, or by advertising you've seen.

4. Plan your spending realistically. After planning for your fixed and variable expenses or your needs, try to plan for some things that you want, too. Otherwise, your budget may seem too rigid and you will have trouble sticking to it.

5. Avoid bargains that you don't need.

6. Compare the quality as well as the price of items you buy.

7. Know your legal rights and responsibilities as a consumer.

8. Shopping around can save money for you.

SAMPLE BUDGET FOR BOB AND MARY JONES

Total Money Income	$1200 Gross pay -300 Taxes and FICA Witheld $ 900 Net Pay
Major Fixed Expenses	
Federal Taxes	Taken out of pay or in escrow of house payment
State Taxes	
Local Taxes	
Real Estate Taxes	
Car Taxes	$10/month
Rent or Mortgage	$200/month
Insurance	
Health	$40/month
Life	$13/month
Auto	$19/month
Household	$24/month
Debit Payments	
Car	$90/month
Other	—
Savings	$40/month
Flexible Expenses	
Food	$200/month
Operating Expenses	
Household	
Utilities	
Phone	$15/month
Electricity	$75/month
Water	$9/month
Clothing	$300/month
Personal Care	$10/month
Car Expense	$50/month
Medical Care	$25/month
Recreation/Education	$30/month
Gifts/Contributions, etc.	$20/month

Note: All figures are rounded to the nearest dollar.

Student Self Check

SAMPLE BUDGET

Directions: Answer the following questions on a separate sheet of paper. Check your answers with your instructor.

1. How much would the car payment be in the yearly budget?
2. How much would the car insurance be per year?
3. Why might Bob and Mary budget recreation/education together and gift/contributions together?
4. Why is it important to establish regular savings?
5. How could Bob and Mary save each month toward the $114 car insurance due every 6 months?
6. If they stay healthy and do not use the money budgeted for medical expenses, what should be done with that money?
7. What would they have to give up if they had to pay more for housing?

Student Self-Check

A QUICK REVIEW OF BUDGETING

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. Define in your own words a budget or spending plan.
2. Why do many families not want to use a budget?
3. List 3 expenses which could be considered fixed in a family's spending plan.
4. List 3 expenses which may be considered flexible in a family's spending plan.
5. Place a D if you disagree or an A if you agree with the following statements.
   a. The purpose of a family budget is to count every cent that comes into a household.
   b. Budgets are just for people who spend too much money.

Evaluator's Final Checklist

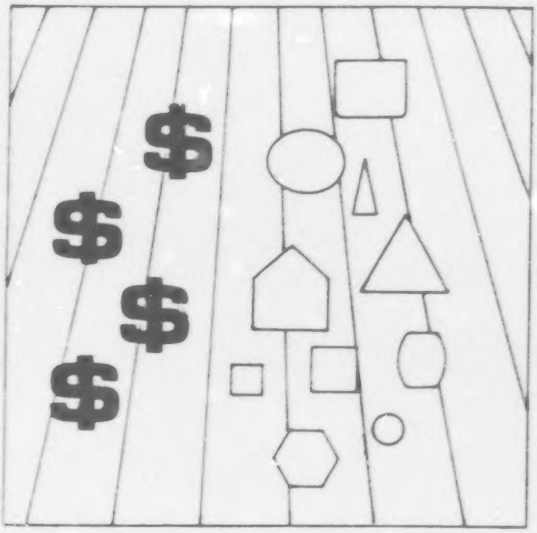
USING A BUDGET

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately listed fixed and flexible income and expenses in case study.	( )	( )	( )
2. Accurately prepared a monthly budget to meet family members' needs and goals.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ORGANIZING A SYSTEM FOR RECORDS AND BILLS



INTRODUCTION

Knowing where household records are located will make it easier to establish a plan for paying bills, locating guarantees when appliances need repair, completing income tax returns, and managing money. In this module you will learn 4 methods of filing household records, which documents to keep and which documents to discard, and how to make sure bills are paid on time.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to classify household documents according to whether they should be kept in a safety deposit box, filed at home or discarded, and set up a system for paying bills to meet due dates.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ORGANIZING A SYSTEM.

LEARNING ACTIVITIES

1. READ Student Information, SAFETY DEPOSIT BOXES,

   and/or ______________________.

2. READ Student Information, FILING SYSTEMS,

   and/or ______________________.

3. DISCUSS safety deposit boxes and filing systems with the rest of the class,

   and/or ______________________.

4. COMPLETE Student Self-Check, FILING SYSTEMS.

5. BRAINSTORM in small groups about possible storage methods for household records,

   and/or ______________________________.

6. READ Student Information, ORGANIZING A HOME FILING SYSTEM,

   and/or ______________________________.

7. CHOOSE one filing system and SET UP a file to accommodate the list of documents in Student Information, ORGANIZING A HOME FILING SYSTEM, according to your chosen filing system,

   and/or ______________________________.

8. DECIDE where to FILE the assorted documents in Student Information, WORKSHEET, according to your chosen filing system,

   and/or ______________________________.

9. READ Student Information, PAYING BILLS,

   and/or ______________________________.

10. COMPLETE Student Self-Check, PAYING BILLS ON TIME.

11. CHECK your file for bills that need to be paid. MAKE a payment schedule using Student Information WORKSHEET, as a pattern,

    and/or ______________________________.

12. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SAFETY DEPOSIT BOXES

Safety deposit boxes are located in the vault in your local bank. They are usually available in 2 to 4 different sizes and are rented by the year. Often the smallest size is sufficient for the average family's records.

Every family household has some important records. Each person should have a birth certificate and a social security card. Since there are many occasions when the information on your birth certificate will be needed, it is important to keep it in a safe place, preferably in a safety deposit box in the bank.

Registration of births with the state is required. Death certificates are also required and those of family members should be kept in a safety deposit box.

A carbon copy of a will may be placed in the safety deposit box. One should also be kept at home so there is no delay in carrying out the terms of the will when the person dies.

Other types of papers kept in safety deposit boxes are records of business investments, certificates of securities, government bonds, and stock certificates. Deeds for property, titles for automobiles, mortgage papers, important contracts, and patents and copyrights should also be kept under lock and key. A list of safety deposit box contents should be kept on file with the household records at home.

Safety deposit boxes should not be used as a storage place for souvenirs and other minor papers. These can be filed at home. Generally speaking, any document that cannot be replaced or would involve a great deal of time and money to replace should be kept in the safety deposit box.

Student Information

FILING SYSTEMS

The most important reasons for having a filing system are to keep papers in order and to locate information quickly. Filing systems should be developed according to the way records are called for, or the way they are used.

Alphabetical Filing System--The alphabetical filing system is the simplest system for filing household records. An alphabetical file consists of a section for each letter of the alphabet. Any document or group of related documents is then put in a folder, labeled, and inserted in the section which corresponds to the first letter of the first word on the label. For example, suppose you had automobile titles for a truck, a car, and a motorcycle. The folder would be labeled "Automobile Titles." The folder, containing all 3 titles, would be inserted in section A since it is the first letter of the word "Automobile."

Subject Filing System—The subject filing system consists of a folder labeled with group topics. Each folder may contain only 1 document or it may contain several documents. Each document, however, must relate to the subject of the label. For example, suppose your folder was labeled "charge accounts." If you had only 1 charge acount, then your folder would contain 1 document. But if you had several charge accounts, your folder would contain several documents. After subject folders have been established, an organizational sequence is needed to keep them in order. Alphabetizing is often used to create this sequence.

Numerical Filing System--The numerical filing system uses numbers to identify or label folders. The person or persons involved in record keeping must know which documents are filed under which number. It is a good idea to keep lists of the folder's contents and corresponding numbers at the front of such a file. For example, charge accounts, credit cards, and other credit purchases may be filed under one number. Orders from mail-order houses are filed under another. Bank accounts may be filed under still another number.

Chronological Filing System—The chronological filing system is maintained in the order of time according to the year, month, and/or day. Folders labeled by the year may include guarantees and warranties of appliances, income tax deductions, and tax receipts. Documents filed in folders labeled by the month may include charge accounts, bank statements, and installment loan payment papers. Daily folders may include meal and travel receipts if your job involves an expense account.

Questions for discussion.

1. What are some advantages of a filing system for household records?
2. Which filing system do you like best?
3. What features of that filing system helped you make that choice?

FILING SYSTEMS

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. ____________________ are used to keep documents that are difficult to replace or are not replaceable at all.
2. List the 4 types of filing systems.
3. What is the most important reason for having a filing system?
4. Which filing system is the simplest in nature?
5. Which filing system is maintained in the order of time?

Student Information

ORGANIZING A HOME FILING SYSTEM

A system for personal records is a necessity. No matter how limited storage space may be in your home, you need a special space to keep your papers. The place can be as elaborate as a room designated as a home office or as simple as a corner in your kitchen.

Regardless of the filing system used, household records should be checked at least once a year to discard items no longer needed. January is a good time to clean out your files because it is close to income tax time.

The equipment necessary for keeping a filing system does not have to be elaborate or expensive. A file cabinet is the ideal storage unit for household records. Second best is a desk. If neither of these is available, accordion-type folders can be used and stored in a drawer or on a closet shelf, a storage chest can be purchased that fits under the bed, or a sturdy cardboard box of appropriate size works well.

The essential thing to remember is that you want to keep all records in one place so you know where they are when you need them. It doesn't matter who organizes your records, but use the talents of the one with the best business sense. Make sure someone else in your family knows and understands the filing system.

List of Documents

Decide whether to put documents in a safety deposit box or in your file. Indicate how the items filed at home will be filed.

1. Family budget
2. Electric bill
3. Gas bill
4. Telephone bill
5. Water and sewage bill
6. Car payment
7. House payment
8. Credit card
9. Department store charge
10. Corner food market charge
11. Gasoline charge
12. Hospitalization insurance policy
13. Life insurance policy
14. Car insurance policy
15. Homeowner's policy
16. Appliance manual, warranties
17. Safety deposit box inventory
18. Unpaid bills
19. Paid bill receipts
20. Savings account book
21. Checking account statements
22. Cancelled checks
23. Stock certificates
24. Government bonds
25. Deed for home
26. Will
27. Marriage certificate
28. Birth certificate
29. Death certificate
30. Automobile title
31. Family health records
32. Income tax working papers
33. Employment records
34. Education records

PAYING BILLS

Paying bills on time is necessary to keep credit ratings high and to insure continued efficient service from public utilities such as gas and electric companies. It is especially important to make house payments, car payments, and other installment payments on time to prevent having your house and car repossessed by the lending institution or the company involved in the sale.

To make sure that bills are paid when due, here are some things you can do.

1. When bills are received, make a note of the due date and the amount due.
2. Keep all unpaid bills in one place until paid.
3. Bills due before payday receive first preference.
4. Pay all bills, especially those that must be mailed, with checks. This gives you a receipt and control over who is going to receive the payments.
5. Never write a check without sufficient funds in your checking account.

Bills that are consistently the same over a six-month period like rent, utilities, installment payments, etc. are considered fixed expenses. Flexible expenses are those that vary from month to month.

It is important not to fall behind in paying bills. It is a bad habit to get into, it increases the total amount of money you owe because you are paying more interest, and the next time things are tight and you really need credit, the creditor may close the door on you.

Student Self-Check

PAYING BILLS ON TIME

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. Which bills are given first preference?
2. Why should bills be paid with checks?
3. What consequences does the person face who does not pay bills on time?

WORKSHEET

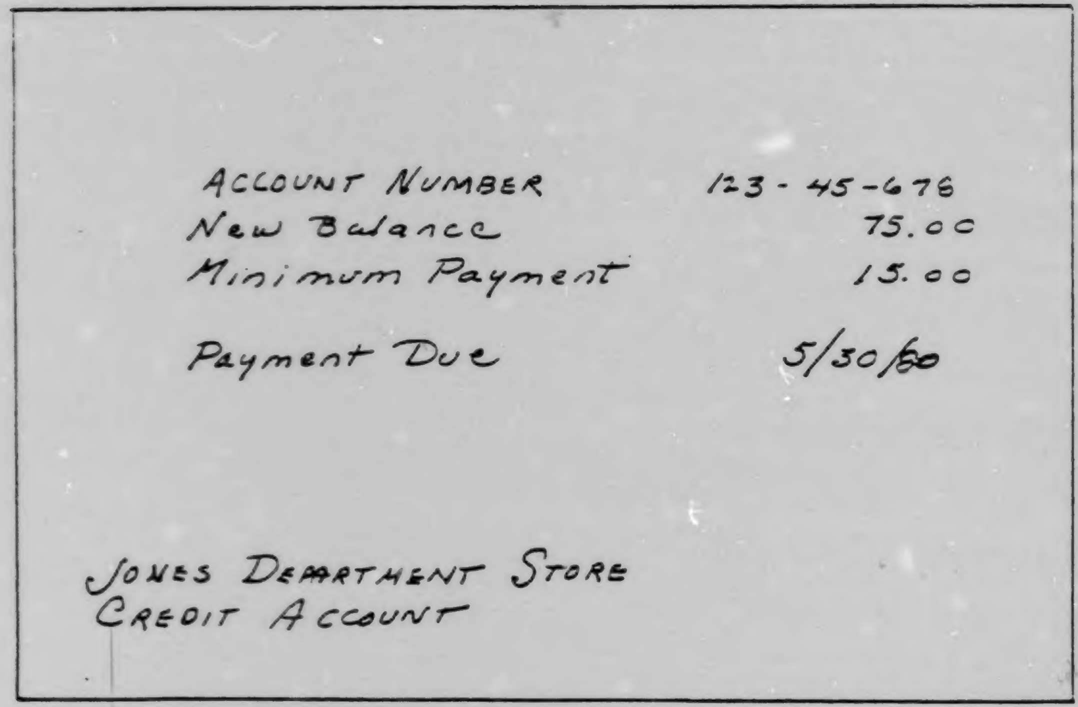
Part 1

Directions: Check your files for unpaid bills and complete the worksheet below. Payday is the 15th of each month. You receive bills 3 days after they are mailed.

SCHEDULE OF PAYMENT					
NAME OF BILL	DATE RECEIVED	DATE DUE	AMOUNT DUE	PAID	BALANCE DUE

Directions: On a separate sheet of paper, number from 1 to 11. Tell what file you would put each document in: Bills to Pay, Important Papers, or Other.

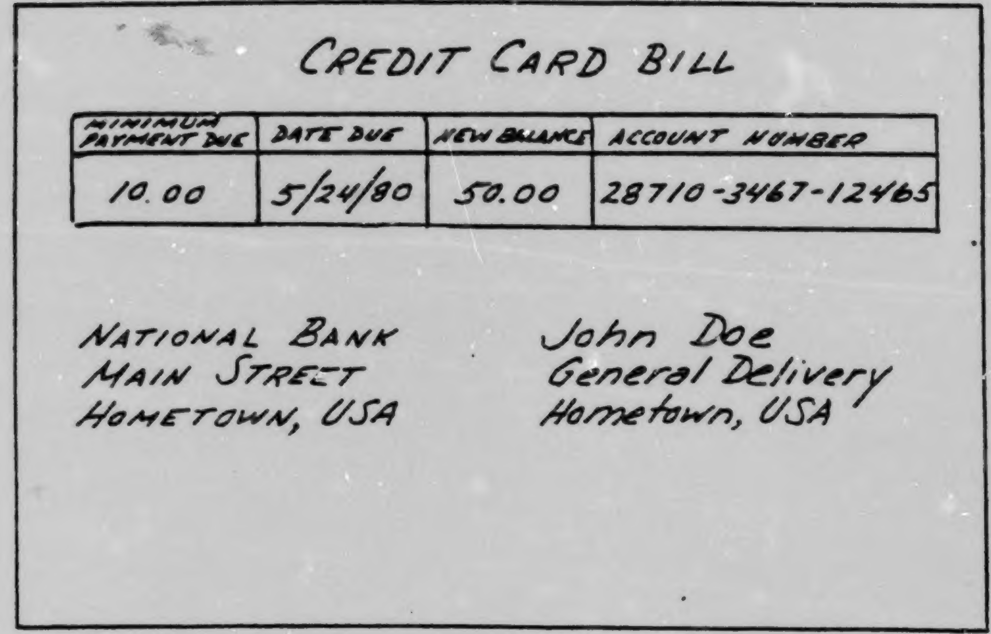
1.



ACCOUNT NUMBER	123-45-678
New Balance	75.00
Minimum Payment	15.00
Payment Due	5/30/80

JONES DEPARTMENT STORE
CREDIT ACCOUNT

2.



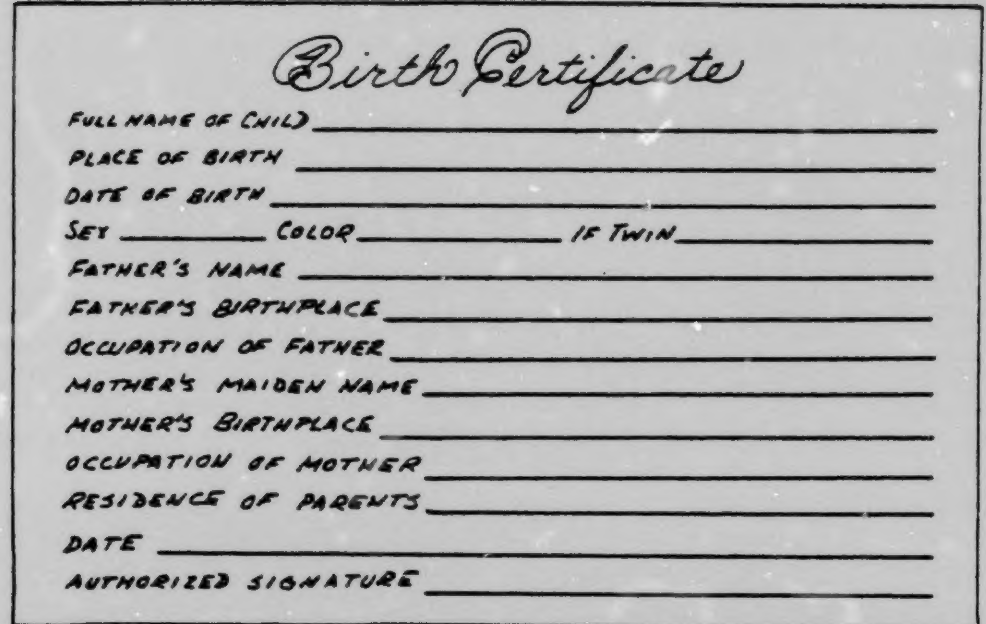
CREDIT CARD BILL

MINIMUM PAYMENT DUE	DATE DUE	NEW BALANCE	ACCOUNT NUMBER
10.00	5/24/80	50.00	28710-3467-12465

NATIONAL BANK
MAIN STREET
HOMETOWN, USA

John Doe
General Delivery
Hometown, USA

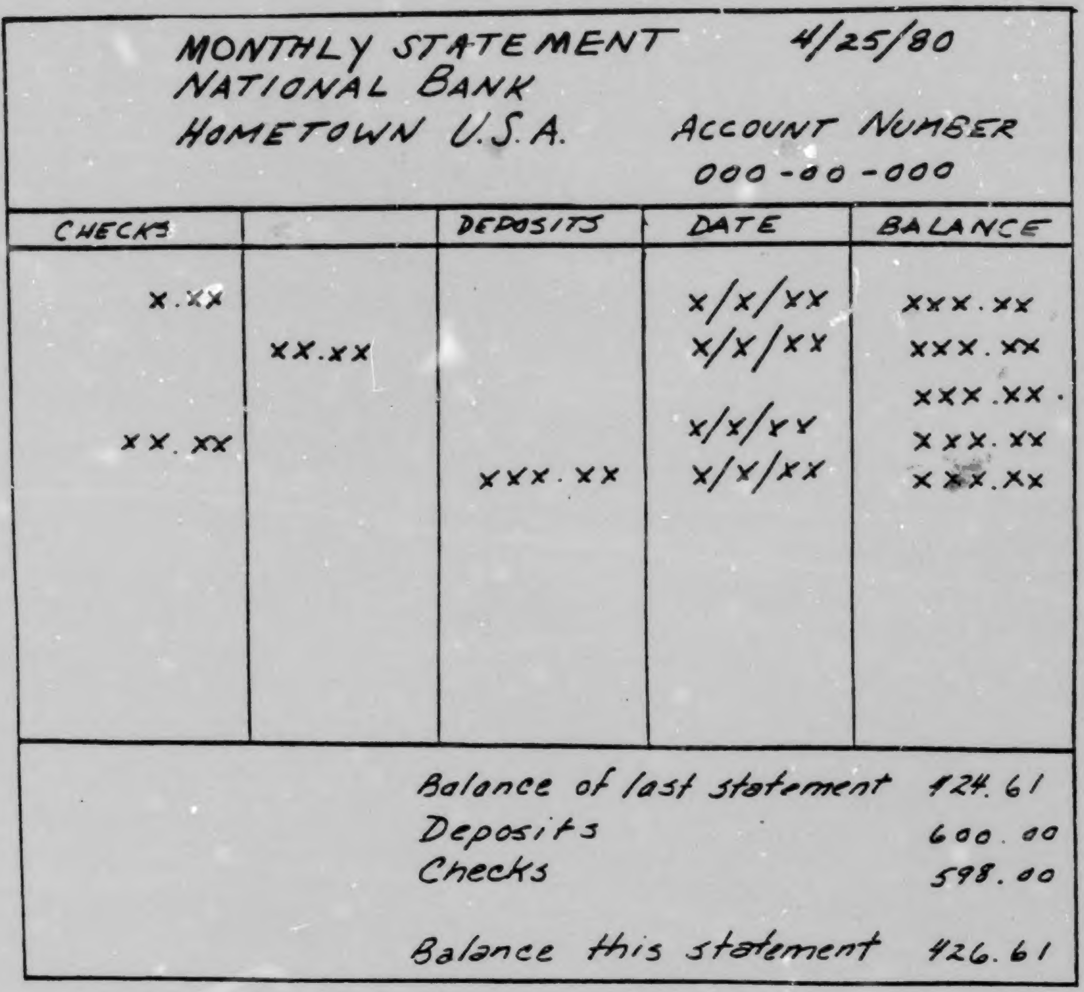
3.



Birth Certificate

FULL NAME OF CHILD ______________________
PLACE OF BIRTH ______________________
DATE OF BIRTH ______________________
SEX ________ COLOR ____________ IF TWIN ____________
FATHER'S NAME ______________________
FATHER'S BIRTHPLACE ______________________
OCCUPATION OF FATHER ______________________
MOTHER'S MAIDEN NAME ______________________
MOTHER'S BIRTHPLACE ______________________
OCCUPATION OF MOTHER ______________________
RESIDENCE OF PARENTS ______________________
DATE ______________________
AUTHORIZED SIGNATURE ______________________

4.

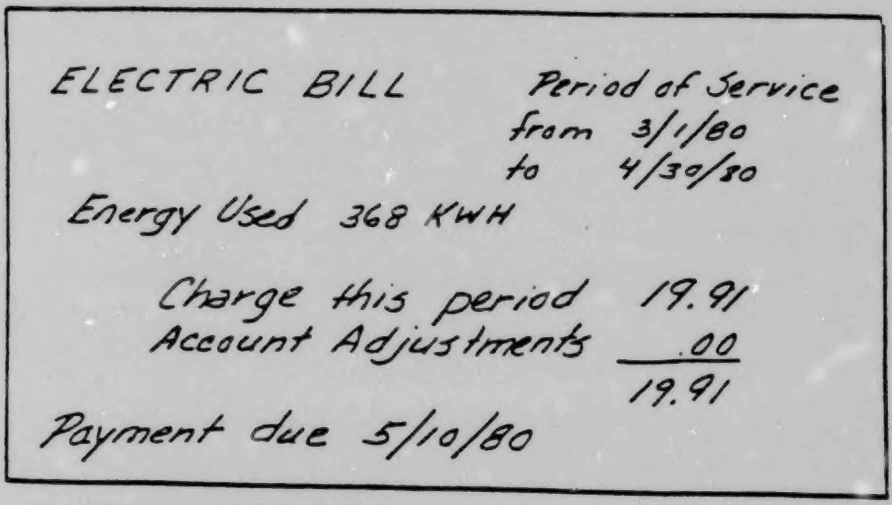


MONTHLY STATEMENT 4/25/80
NATIONAL BANK
HOMETOWN U.S.A.
ACCOUNT NUMBER
000-00-000

CHECKS		DEPOSITS	DATE	BALANCE
x.xx			x/x/xx	xxx.xx
	xx.xx		x/x/xx	xxx.xx
				xxx.xx
xx.xx			x/x/xx	xxx.xx
		xxx.xx	x/x/xx	xxx.xx

Balance of last statement	424.61
Deposits	600.00
Checks	598.00
Balance this statement	426.61

5.



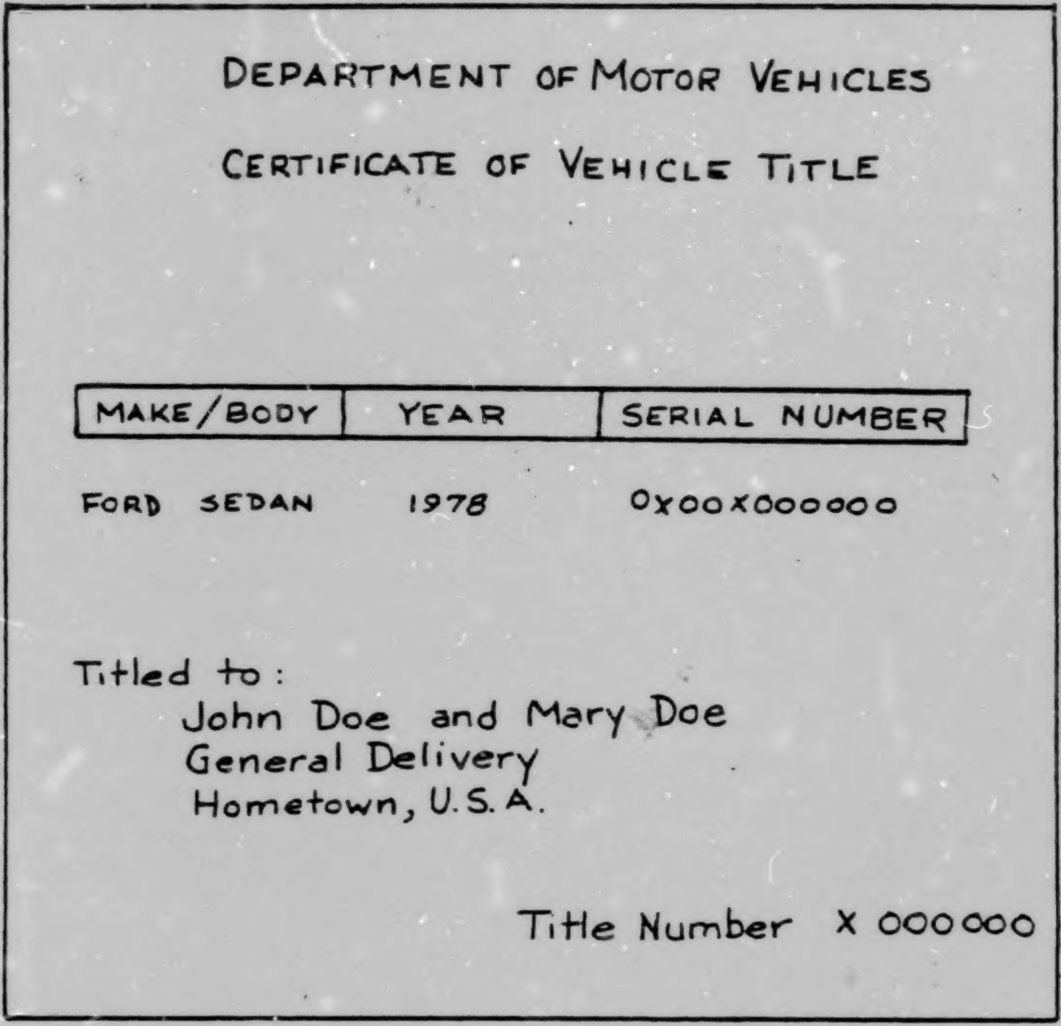
ELECTRIC BILL
Period of Service
from 3/1/80
to 4/30/80

Energy Used 368 KWH

Charge this period	19.91
Account Adjustments	.00
	19.91

Payment due 5/10/80

6.



DEPARTMENT OF MOTOR VEHICLES

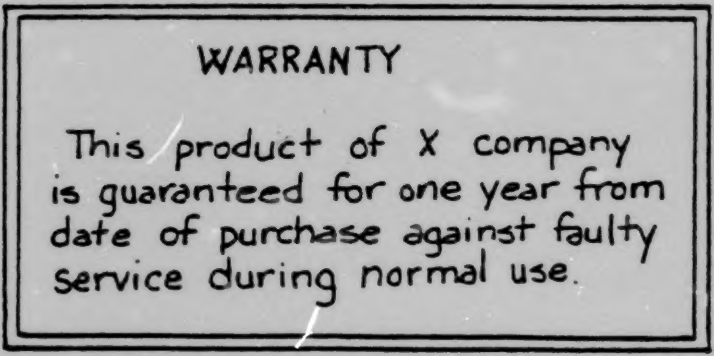
CERTIFICATE OF VEHICLE TITLE

MAKE/BODY	YEAR	SERIAL NUMBER
FORD SEDAN	1978	0X00X000000

Titled to:
John Doe and Mary Doe
General Delivery
Hometown, U.S.A.

Title Number X 000000

7.



WARRANTY

This product of X company is guaranteed for one year from date of purchase against faulty service during normal use.

8.

TELEPHONE BILL   Payment Due 5/17/80

Service and Equipment	4/1/80 - 4/25/80	8.00
Toll Charges		10.55
Taxes		.54
Total		19.09

9.

Service from	Service to	Payment Due 5/24/80
4/1/80	4/30/80	

Amount due for current service 25.84

GAS BILL

10.

Marriage Certificate

STATE OF ____________________ COUNTY OF ____________________

WEDDING PLACE ____________________

THIS IS TO CERTIFY THAT THE UNDERSIGNED

____

(NAME OF MINISTER)

DID ON THE ________ DAY OF ____________________ A.D. 19________

JOIN IN LAWFUL WEDLOCK

____________________ OF ____________________ STATE OF ________

AND

____________________ OF ____________________ STATE OF ________

WITH THEIR MUTUAL CONSENT IN THE PRESENCE OF

____________________ AND ____________________

WHO WERE WITNESSES

SIGNED ____________________
(WITNESS)

SIGNED ____________________
(WITNESS)

11.

Record of Divorce

Module MFE-41

FILE NUMBER ______________________ DATE ______________________

HUSBAND'S NAME ______________________

LEGAL RESIDENCE ______________________

DATE OF BIRTH ______________ AGE ______ RACE ______ S.S.# ______________

WIFE (MAIDEN NAME) ______________________

LEGAL RESIDENCE ______________________

DATE OF BIRTH ______________ AGE ______ RACE ______ S.S.# ______________

PLACE OF THIS MARRIAGE ______________________

CHILDREN OF THIS MARRIAGE NAME DATE OF BIRTH

1. ______________________
2. ______________________
3. ______________________
4. ______________________

MARRIAGE DISSOLVED ON ______________

TYPE OF DECREE ______ DISSOLUTION OF MARRIAGE ______ ANNULMENT

BY ORDER OF ______________________ (COURT AND NAME)

FOR ______________________ (COUNTY OF DECREE)

COURT OFFICIAL ______________________ (SIGNATURE)

TITLE OF COURT OFFICIAL ______________________

PETITIONER: ______ HUSBAND ______ WIFE ______ CO-PETITIONERS

DATE DECREE BECOMES EFFECTIVE ______________________

______________________ PETITIONER'S ATTORNEY

______________________ RESPONDENT'S ATTORNEY

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Evaluator's Final Checklist

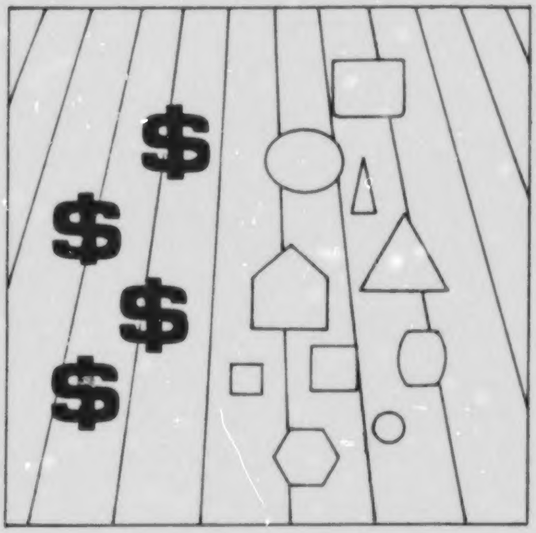
ORGANIZING A SYSTEM FOR RECORDS AND BILLS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Classified household documents appropriately in either a safety deposit box, filed at home, or discarded.	( )	( )	( )
2. Listed bills correctly according to due date, amount due, and when bill should be paid to meet the due date.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING A BANK



OBJECTIVE

When you finish this module, you will be able to write a check, balance a bank statement and checkbook, and select a bank to approach for a personal loan.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING A BANK.

INTRODUCTION

Money plays an important part in the lives of most people. In order to manage your money successfully, you need to understand how various systems for handling money work, especially banks. In this module you will learn how to select a bank, how to balance a checking account and bank statement, and how to obtain a bank loan.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACITIVITIES

1. READ Student Information, BANKING. DISCUSS in class the purposes and services of banks,

   and/or ________________________.

2. READ about banking in a reference provided by your instructor,

   and/or ________________________.

3. VISIT the bank in your community or invite a bank officer to class to explain the various banking services offered. LEARN what services are available in the banks, how to open a checking account, and how to obtain a loan,

   and/or ________________________.

4. DISCUSS in class the advantages and disadvantages of each bank in terms of interest rates, hours, locations, collateral required for loans, charges made for services, etc.,

   and/or ____________________________.

5. SELECT the bank you believe best meets the purposes and services you need in a bank,

   and/or ____________________________.

6. COMPLETE Student Self-Check, BANKING.

7. READ CHECKS AND BANK STATEMENTS, Student Information, or similar information in a reference provided by your instructor,

   and/or ____________________________.

8. PRACTICE writing checks and balancing bank statements. CHECK with your instructor for errors,

   and/or ____________________________.

9. READ about bank loans in **Survival** or another reference provided by your instructor,

   and/or ____________________________.

10. COMPLETE Student Self-Check, BANK STATEMENTS AND BANK LOANS.

11. ROLE PLAY with another classmate applying for a loan at a bank. ASK the class for suggestions for improvement,

    and/or ____________________________.

12. PRACTICE filling out sample bank loan applications. CHECK with your instructor for errors,

    and/or ____________________________.

13. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

BANKING

There are 3 general types of banks.

Commercial banks—/These are the most common types of banks. They offer many services including checking accounts,, saving accounts, credit card services, savings certificates, cashier's and traveler's checks, government savings bonds, safety deposit boxes, loans to people, and trust services. Commercial banks are owned by stockholders.

Savings banks—These banks are owned by depositers or, in some cases, stockholders. The most important services are savings accounts, long-term savings accounts (2 years or more), loans to individuals, safety deposit boxes, money orders and traveler's checks, and other services.

Industrial banks—These banks only make certain kinds of loans, usually small ones. They have savings accounts, sell savings or investments certificates, and make loans.

Two other types of institutions have some services similar to banks.

Savings and loan associations--These institutions have 2 important services: savings accounts and home mortgage loans.

Credit unions—These institutions offer savings accounts and make low-cost loans to members. Depositers are shareholders in the credit union.

There are 3 general types of financial accounts

Checking accounts--This is the most common service provided by a bank. A check is a form furnished by the bank. It orders the bank to pay a specific amount of money to a person or company from an account. Checks are used in place of cash. When people use checks, they do not need to carry around a lot of money. Most companies pay their employees by check.

Some banks charge for checking accounts. Some require you to keep a minimum balance in the account in order not to pay charges. Some banks charge a certain amount for each check written.

Savings accounts—This service is a way of saving and investing money. A savings account can be opened with a small amount of money. Deposits and withdrawals can be made easily. These savings accounts have a low rate of interest and are called passbook savings accounts. Other savings accounts called time deposits offer a higher rate of interest. To qualify for this, however, you must deposit a larger amount of money and leave the money in the account for a specified amount of time.

In the past, credit cards have been popular. Some of these are issued by banks to people who have good credit ratings. However, in view of recent economic problems, credit cards are more difficult to obtain.

Loans--This is a service made to people by banks. You should shop carefully for loans because interest rates vary from bank to bank. There are different kinds of loans available.

Student Self-Check

BANKING

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. List 4 services that a commercial bank may offer its customers.
2. What is the purpose of a savings account?
3. What is a checking account?
4. Name the 3 types of banks.

Student Information

CHECKS AND BANK STATEMENTS

When you are writing a check remember these rules.

1. Always write a check in ink so the names and amounts cannot be changed.
2. Never leave the space for the name of the person who is to receive the check blank. Never leave the amount blank. If the check were lost, anyone could write in a name or amount.
3. Be sure to fill in the date when you write the check. Do not date checks ahead.
4. Usually checks are numbered when you get them from the bank. Follow the number sequence when writing checks to help you keep them in order.
5. Write the amount of the check close to the dollar sign in numbers.
6. Write the amount in words. It must be the same as the amount in figures. Write it as far to the left as possible in the space given. Fill in any unused space with a line.

7. Sign your name just as you did at the bank on a signature card for your account.

8. Don't cross out, erase, or change any part of a check. If you make a mistake, tear up the check and write another one.

9. Always keep track of the checks you write by filling in the stub or register that comes with your checks. Do this before you write the check so you won't forget to do it. Fill in the check number, date, amount of the check, and person to whom you paid it. You may want to write what the check is for. Subtract the amount of the check from the balance you have in the checkbook. When you deposit money, be sure to record this in the register. Add it to your balance.

Balancing Your Checkbook and Bank Statement

Keeping your checking account balanced will keep you from writing too many checks for the amount of money in your account. This will make your check bounce, or be returned to you. It is embrassing, does not help your credit rating, and you may be charged a fee for doing it. For these reasons, it is important to keep records of all deposits and checks.

Each month your bank will send a statement of your account. It will include all your checks written for the month that the bank has received and charged to your account. Your check register in your checkbook should be the same as your bank statement.

Go over your statement. Note any mistakes on a piece of paper. Go through your checks by number and check them off in your checkbook. Be sure you did not forget to write down a check that you wrote or that you don't have the wrong amount down.

If there are service charges or other charges that you forgot to write down, subtract the amount from your checkbook.

See if there are checks that you have written that haven't come back yet. These are called outstanding checks. Subtract them from your checkbook total.

Compare the deposit slips with the deposits recorded on your bank statement. Make sure they are the same.

Check your math. If you made any mistakes in your checkbook register, correct them.

If your balance is not the same as the bank statement balance after doing these things, add all checks and deposits separately on a piece of paper. Add the total for all deposits made to the balance from last month. Subtract the total for all checks written. If there is still a difference between your checkbook figures and the bank statement, contact the bank for help.

Student Self-Check

BANK STATEMENTS AND BANK LOANS

Directions: On a separate sheet of paper answer the following questions. Check your answers.

1. What is a check register?
2. What is a bank statement?
3. What is a withdrawal?
4. What is an outstanding check?
5. What is collateral?
6. What is a secured loan?
7. Why is it important to have a good credit rating?
8. What is a promissory note?

Evaluator's Final Checklist

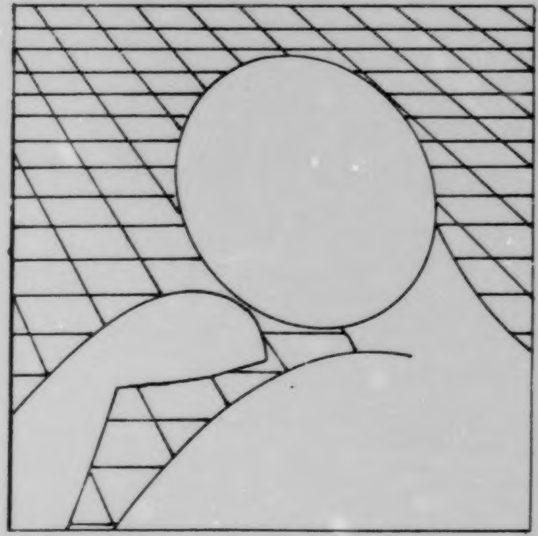
USING A BANK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Wrote a check correctly.	( )	( )	( )
2. Balanced a bank statement and checkbook register.	( )	( )	( )
3. Selected a bank after comparing loan services.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

CHOOSING CREDIT



INTRODUCTION

Credit is an important part of our American way of life. It has helped many people and families meet their needs and satisfy their wants. Credit is the means by which an individual gets goods and services when needed or wanted and pays for them at a later date.

Families use credit to buy cars, houses, appliances, furnishings, clothing, health services, and home utilities such as gas, electricity, water and telephone service.

Using credit improperly can lead to many problems--financial loss, buying too much without being able to pay for it, and family conflict. In a period of inflation and economic difficulty, it is even more important to use credit wisely. In this module you will learn how to decide when to use credit and to compare sources of credit.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to establish guidelines for using credit, and explain the types and sources of consumer credit.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, CHOOSING CREDIT.

LEARNING ACTIVITIES

1. READ Student Information, CONSIDERING HOW TO PAY,

   and/or ______________________________.

2. DISCUSS with the class any experiences you have had in the use of credit, stating the benefits and problems,

   and/or ______________________________.

3. INTERVIEW 5 people about their use of credit--problems, benefits, and how they handle credit. SHARE your results with the class,

   and/or ______________________________.

4. COLLECT advertisements for credit. ANALYZE them for information given, type, and source of advertising. COMPARE them to advertising from older magazines to see if the current economic problems have changed the ads,

   and/or ______________________________.

5. READ about the process of rational decision making--inquiry, valuing, deciding, and acting--in **People Caring, Deciding, Growing** or **Personal Perspective.** WRITE or TELL about how you would use this process when considering buying items on credit,

   and/or ______________________________.

6. READ about use and misuse of credit in a reference provided by your instructor. DISCUSS in class the sources of credit, the guidelines that could be used in considering when to use credit, and when credit is misused,

   and/or ______________________________.

7. COMPLETE Student Self-Check, A QUICK REVIEW OF CREDIT.

8. CHOOSE with a classmate an item that you would like to buy. COMPARE brands as to price, quality, etc. and choose the brand you would like to buy. DECIDE whether you should use credit if you were going to buy the product. DECIDE what kind of credit you would need. VISIT a store that carries the brand you want and ask about their credit policies in regard to that item and their policies in general concerning credit. REPORT to the class about your findings and decisions,

   and/or ______________________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

CONSIDERING HOW TO PAY

We seem to have become a credit-card society. To a large extent, credit cards have replaced currency. Transportation systems use tokens in exchange for services. Bank charge cards are a form of credit which can be used for buying goods and services in stores, customer service places, hotels, motels, restaurants, and many other services.

Despite the increased use of credit, cash buying is still done to a large extent. With the many changes in our economy, credit is being emphasized less. Credit card companies are advertising the wise use of credit.

Some people pay cash for everything. If they don't have the money, they wait until they have saved it. They may have fewer material goods but they are free of the concern over debts. A family that is burdened with debt is usually under a lot of tension and pressure and is less happy than a family that is debt free.

There are many advantages to buying with cash. However, there can be disadvantages. People who pay cash may not remember how they spent their money. They may have trouble looking at their spending habits. They have no way to establish a credit rating because credit ratings are developed through records of payment of things bought on credit. The lack of a credit rating can be a disadvantage if families need to purchase a house, car, or large appliance.

In most cases people who use credit have more material goods than people of the same income level who don't use credit. At the same time, however, they owe more.

The first time you get a charge account or buy something on time payments, you establish a credit rating and also a credit risk record. People who are prompt in paying their debts establish good credit ratings and this can be a real asset when a family needs to make a large credit purchase. Records are kept by a credit bureau. Stores, banks, and insurance companies as well as prospective employers may look at your credit rating.

It is important that you understand the cost of various kinds of credit and when each can be used to reach certain goals. For example, if you charged a pair of slacks on your parents' charge card and your parents pay for them in less than a month, this is a 30-day credit. Thirty-day credit is considered to be a cash payment and usually no charges are made for this kind of credit. The cost for this service is absorbed by the store which in turn pays for it by selling at higher prices.

When you are ready to buy a car, you might finance it through a bank, a car finance corporation, or a credit union and pay for it between a 2 to 4-year period. When you buy a house you may finance it through a savings and loan association and agree to pay for it over a 20 to 30-year period. Different situations call for different kinds of credit. Each is available at a different interest rate.

The cost of credit is determined on the length of time goods remain resaleable. Cars and real estate have a longer resale value than do clothes. This is why they can be bought on lower credit terms than other purchases.

There are some people who don't handle credit wisely. They overextend themselves by buying more than they can afford and find they can't make payments as agreed. These people don't have a good credit rating. In these situations when people must buy on credit, they may be forced to go to lending agencies that charge high interest rates for the use of money. If you have any questions or doubts about the real cost of credit in a particular situation, ask for help. The Truth in Lending Act requires that merchants tell you the true amount of interest that you must pay for credit.

The Truth in Lending Act also prohibits businesses from sending credit cards to consumers unless a card is requested. Consumers with good credit ratings can obtain several different types of credit cards. Sometimes credit cards have been too easy to get.

Some stores offer cards that can be used only in the store or its branches. Credit cards can also be obtained from nationwide chain stores. These cards can be used at any of the stores' outlets in any state. The cards can also be used for catalog purchases made through that chain. Credit cards issued by oil companies are widely used for local and out of town purchases made at service stations. Many motels, department stores, and oil companies issuing their own cards often accept bank credit cards.

Bank credit cards offer instant credit and can even be used for cash advances. Bank credit cards can be used in a wide variety of marketplaces. Grocery stores, hair styling shops, restaurants, travel agencies, auto repair shops, and specialty stores are only a few examples. Some doctors and lawyers accept credit cards and many states accept them for buying auto license plates.

After a bank credit card owners used the card, the business sends the charge slip to the bank. The bank subtracts the handling fee of 3 to 5% from the amount showing on the charge slips. The bank deposits the rest to the account of the business. The bank then bills the credit card owner for the amount of goods and services charged.

Businesses that accept bank credit cards must absorb the cost of the service. The cost is passed on to the customers in the form of increased prices. There is actually no interest charge if the entire bill is paid within a specified number of days after being mailed to the credit card owner. If the balance is not paid monthly, a finance charge is added. This is usually 1.5% per month or 18% per year on the unpaid balance.

It is up to the customer to pay higher bills promptly. In some places teenagers get credit extended to them. Responsibility is a very important part of a successful credit operation. If you fail to pay your bills, you will have a poor credit rating. This can be held against you later when you try to enter into a new and often more important business transaction.

If you have a good reason for not being able to pay your bill when it comes due, explain your situation immediately to the company you owe. Most businesses will give you a chance to arrange for future payments. Prompt payment should be made except in real emergencies. Businesses can't continue to operate if bills aren't paid.

Most of the problems encountered through the use of credit cards involve the users rather than the actual credit cards. A credit card provides such easy credit that some people can't resist the temptation to buy too much, thus creating debts that they can't pay. If you can manage your credit spending wisely, you may find that the advantages of credit cards greatly offset the disadvantages.

Sometimes it is unsafe to carry large sums of money. With a credit card you can carry small sums of money and still get the goods and services you need and desire. Credit cards also offer security to persons away from home in the event of an emergency. The use of credit cards allows the consumer to have written records of all expenditures. Therefore credit card services are convenient. If you need to buy a product that you have to have before you can pay for it, you can charge it. If you have an emergency--if an appliance breaks down and can't be fixed, such as a refrigerator--being able to charge one on credit can be a big help.

A lost credit card can be a risk to you. The finder can charge things to your account. You would be obligated to pay the bills up to a certain amount. If you lose your card, the company should be notified immediately. After you report the loss, you will not be held responsible for any purchases.

If you carry one or more credit cards, you may want to register all of your account numbers through a service which will instantly cancel your old account numbers in the event of a loss.

Open-End Credit--This type of credit includes department store charge accounts and various types of credit cards. You can decide how much of your bill you will pay at any one time. Monthly payments are usually lower than with closed-end credit. If you pay your credit card bills in full when they are due each month, you will not have to pay a finance charge. If you make a partial payment, a finance charge is added to the balance.

Closed-End Credit--This credit is less flexible than open-end credit. A specific amount of money is borrowed and repaid over a specific period of time, usually in equal monthly payments. Installment loans are a type of closed-end credit. This is usually used to pay for cars and appliances.

Small Loans/Cash Advances--Many banks let credit card holders take out small instant loans through cash advances. The interest rate is the same as that paid on regular bank credit purchases.

No-Bounce Checking--An overdraft checking account lets you overdraw your checking account by a certain amount. You can write checks up to this extended limit without having your check bounce. This is treated as a loan and interest is charged on it.

Passbook Loans--This is one of the cheapest ways to borrow money because you are borrowing money on your savings account. The interest rate can vary from 6 to 11% depending on the type of bank.

Credit Unions--If you belong to a credit union where you work, this is a good place to get a loan. Interest rates are lower than at a lending institution. The annual percentage rate may vary from 9 to 12%.

Finance Companies--These are usually the most expensive sources of loans. Annual percentage rates on loans can be as high as 36% or more. They often lend money to people who cannot get loans elsewhere because they are high-credit risks.

If necessary, you can often borrow from family, friends, or employers. This is not a good idea because it can lead to personal problems.

A good rule to follow is to keep the money you owe, except for a home mortgage, within 15 to 20% of your take-home pay.

The following are some guidelines to follow for a good credit rating.

1. Keep careful records so that you do not overdraw your checking account.
2. Make your charge account payments and bank credit card payments on time.
3. Pay your utility and medical bills promptly because these are a form of credit, too.
4. Pay the rent when it is due.
5. Don't change jobs too often. This may make it difficult to get credit.
6. If you cannot pay the full amount, make part of a payment on a bill due and explain the situation. Let the company know if the payment will be late so they know you have not forgotten it.

There are many reasons for using credit. These are guidelines to help you use it wisely.
1. Use it to meet emergencies.
2. Use it for necessities rather than luxuries.
3. Use it for major items and durable goods that have benefits after payments.

There are 3 major types of credit.

Service Credit—This is the kind of credit you have when you pay bills for services you have already received, like doctor, dentist, plumber, telephone, utility, and other such services. This type of credit provides a systematic method for supplying you with necessary services.

Sales Credit--With this type of credit, you get the goods now and pay for them later. Some examples of this are buying a home with a mortgage, buying a TV on time, or having a charge account at a store. There are several kinds of charge accounts: regular charge accounts, where no charge is added when purchases are paid within a specified time; revolving charge accounts, where you are given a limit you may charge, charges are added on each month to the unpaid balance, and as you pay off part of the account, you may charge more up to the limit; and installment loans, where you pay a regular amount each month. You may be asked to make a down payment when you buy the item.

Cash Loans--These are loans from various sources which are borrowed for a specific purpose. There are 2 types available: the installment loan, which is handled as an installment account is handled in a store where you pay back the money, plus interest, in a certain number of payments; and the single-payment loan where you pay back the entire amount plus interest in one payment on a particular date. Cash loans are available from commercial banks, savings and loan associations, life insurance companies, credit unions, finance companies, pawnbrokers, loan sharks, and family or friends.

Student Self-Check

A QUICK REVIEW OF CREDIT

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. The best way to establish a good credit rating is to pay for everything with cash.
2. Families using credit may have more material possessions than families not using credit.
3. The cost of credit when buying a home is usually less than the cost of credit when buying clothing.
4. A 30-day credit account may be considered a cash payment.
5. Bank credit cards may be used in many types of businesses.
6. One disadvantage of using credit cards is the possibility of overspending.
7. A disadvantage of paying cash for all purchases is the necessity of keeping records.
8. Carrying charges paid over a long period of time add to the total cost of goods financed through installment contracts.
9. A monthly finance charge of 1.5% is the same rate as a yearly finance charge of 18% on the unpaid balance.

Evaluator's Final Checklist

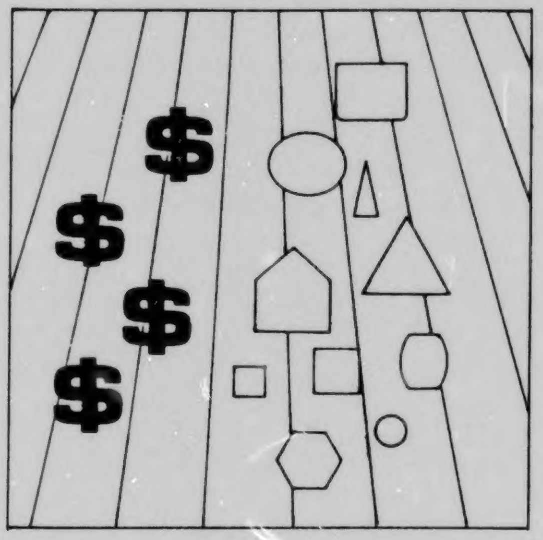
CHOOSING CREDIT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Established guidelines for using credit.	( )	( )	( )
	Listed practices that lead to misuse of credit.	( )	( )	( )
2.	Explained the types and sources of consumer credit.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING CREDIT



INTRODUCTION

Consumer credit is purchasing power given to the consumer and is based on trust in the consumer's ability to pay at a future date. An amendment to the Truth in Lending Act forbids bussinesses from sending credit cards to consumers unless they ask for it. Consumers who have good credit ratings can obtain different types of credit cards. They may also make purchases of items such as TV sets, furniture, and appliances through another form of credit called installment contracts. In this module you will learn how to obtain a credit card and how to purchase items on installment.

Before you start to work on this module, be sure you have completed Module MFE-43, CHOOSING CREDIT.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to explain how to obtain a credit card, complete a sample credit card application, and complete an installment contract form.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING CREDIT.

LEARNING ACTIVITIES

1. READ Student Information, USING CREDIT. DISCUSS in class how you would obtain a credit card,

   and/or ____________________.

2. COMPLETE a credit card application. CHECK with your instructor,

   and/or ____________________.

3. READ about using credit in a reference provided by your instructor,

   and/or ____________________.

4. COMPLETE Student Self-Check, USING CREDIT.

5. LISTEN to a person from a bank or lending agency talk to the class about how credit should be used,

   and/or ____________________.

6. PRACTICE completing a sample installment contract. CHECK with your instructor,

   and/or ____________________.

7. INTERVIEW 5 people to see if they use credit in the form of credit cards and installment contracts. What kinds of limits do they use?

   and/or ____________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

USING CREDIT

Credit cards can be a great convenience for ID and as a method of record keeping. They are useful for traveling and in emergencies. You can save money by buying items on sale and charging them at a time when you are low on cash.

The problem comes when people don't see credit cards as a form of cash and use them as a substitute for cash. They see a magic card that they can use to buy all they want without having to pay for it. They forget that a monthly bill will arrive. Before you use a credit card, think of the purchase as if you were paying in cash. Do you really need the product? Can you afford it? Set a monthly limit on your credit card purchases and stick to it.

These are some ways to avoid problems with credit cards.

1. Treat your credit cards as cash. Don't leave them lying around.
2. If you are getting rid of a card, cut it in half.
3. Keep a list of your credit card numbers in a separate place.
4. Use a card at least once a year. Don't just keep it for identification or emergencies.
5. Save the tissue receipts to check on any charges you didn't make.
6. Save monthly billing statements as a record. Interest charges are deductible on income tax. You will also have a record of the cards you use most.

If you lose a credit card or if it is stolen call the credit card office nearest you, or the toll-free number you were given. When you notify the credit card company at once, you are not responsible for purchases you did not make.

If you are an impulse buyer or if you spend more than you should, you probably should not have a credit card. Learn first how to manage money.

In order to obtain a credit card, you need to get an application. For bank credit cards, get an application from a bank. Application for one-company cards should be obtained from the company or store. After an application is completed, the company or bank will check your credit rating. If you have an acceptable credit rating, you will receive a card.

Buying with an Installment Contract

More expensive items such as TV sets, furniture, and large appliances are frequently purchased on an installment plan. The buyer pays a certain amount of cash as a down payment. The buyer then signs a contract agreeing to pay the remainder at so much money per month during a stated period of time. In addition to the cost of the item, however, there are other carrying charges that the customer must pay. These include interest, credit charges, and perhaps insurance. These charges add to the cost of installment purchases.

These contracts provide for default. If the buyer does not make payments the merchandise can be repossessed or taken back by the seller.

If you use installment credit, be sure to read and understand all the fine print in the contract. If you have any questions or don't understand all the terms of the contract, consult a financial expert. Try to avoid installment payments over a long period of time. Charges over a long period of time can add up to more than the item's original cost. Some companies have 90-day installment contracts that are available for large purchases. On some 90-day accounts there is no interest charge if the entire bill is paid in only 3 installments. Usually only one-third of the total purchase price is due on each payment date.

Student Self-Check

USING CREDIT

Part I

Directions: On a separate sheet of paper, indicate whether the statements below are true or false by writing the word true or false beside the statement number.

1. Carrying charges paid over a long period of time can add to the original price of the goods financed through installment contracts.
2. Insurance, interest, and credit charges are all carrying charges.
3. Most installment contracts don't provide for default.
4. A monthly finance charge of 1.5% is the same rate as a yearly finance charge of 18% on the unpaid balance.
5. A 90-day installment contract may not involve interest charges if payments are made promptly.

Part II

1. List 10 items you can find on an application for a credit card.

Check with your instructor for correct answers.

Evaluator's Final Checklist

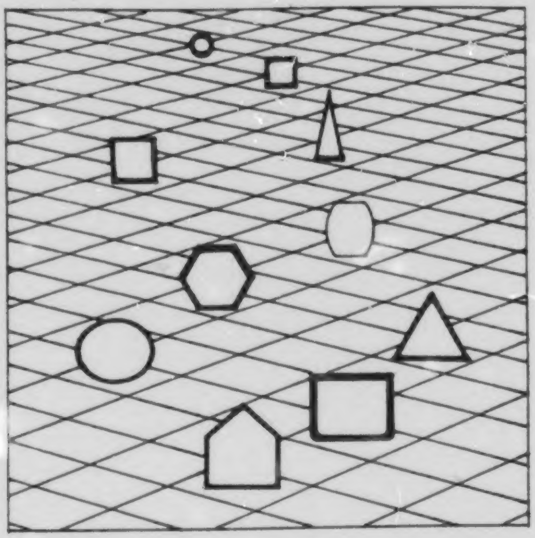
USING CREDIT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Explained how to obtain a credit card.	( )	( )	( )
Completed a sample application correctly.	( )	( )	( )
2. Completed a sample installment contract correctly.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

USING PRODUCT INFORMATION



INTRODUCTION

The best protection a consumer can take into the marketplace is to be well-informed. The unlimited choice of brands, models, and styles makes it difficult to choose wisely. In this module you will learn about types of advertising and how product labeling can help you make wise purchases.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to determine whether advertising is factual or deceptive, justify your choice, and analyze label information for its usefulness to the consumer.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING PRODUCT INFORMATION.

LEARNING ACTIVITIES

1. READ Student Information, CHOOSING PURCHASES WISELY. DISCUSS in class,

   and/or ______________________________.

2. COMPLETE Student Self-Check, CHOOSING PURCHASES WISELY.

3. LIST laws and agencies which regulate product labeling. DISCUSS the protection this gives the consumer,

   and/or ______________________________.

4. COLLECT several labels from clothing, food, cosmetics, and appliances. In a small group, CLASSIFY the information on them as:

   a. required by law,
   b. included voluntarily by the manufacturer,
   c. helpful to the consumer,
   d. merely advertising,

   and/or ______________________.

5. VIEW a film or filmstrip on advertising or labeling provided by your instructor,

   and/or ______________________.

6. SURVEY friends, neighbors, and relatives to find out how many people make a shopping list, use unit pricing and open dating, and understand the information on a label. DRAW conclusions,

   and/or ______________________.

7. OBSERVE shoppers and their consumer behavior in stores. DISCUSS with a classmate your observations,

   and/or ______________________.

8. VISIT 2 different stores. INTERVIEW the managers to determine their methods of advertising, how product quality is controlled, and how faulty products and consumer complaints are dealt with,

   and/or ______________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTVITIES.

Student Information

CHOOSING PURCHASES WISELY

In order to get good quality from a product, the consumer needs to have information about that product before she/he decides to buy it. Two major sources of information are the label on the product and the advertising that the consumer sees about the product. Much advertising is misleading. The consumer must understand that companies use advertising to try to sell the product and may make claims that the product really doesn't have.

There are other sources of information about a product.

Seals of Approval--Organizations such as Underwriters' Laboratory, American Gas Association, and Good Housekeeping Magazine will put a seal of approval on a product showing that is has been tested and that they approve its use.

Store Testing Program--Some stores have their own testing programs for the products they sell. These might be mail-order companies, chain stores, and some department stores.

Nonprofit Testing Agencies--Consumers' Research, Inc. and Consumers' Union of the United States test many products every year and report the results to the consumer in their magazines.

Better Business Bureau--This organization is a nonprofit agency supported by community businesses. The BBB can tell you if a local business is reliable. They can publicize unfair trade practices, but they do not test products.

Government Agencies and Publications--The Cooperative Extension Service is a government agency which provides programs and information about agriculture and home economics. Each county will have an Extension Office. They publish many bulletins which are either free or low cost.

Labeling--According to federal laws, certain information must be on product labels. Labels on personal products must tell you what is in the package. The law requires an identity statement that is in bold type on the main display panel in a size and position that is easy to read. The label must have a list of ingredients. The package must state how much is in the package. The maker or distributor must be stated somewhere on the label. Use this information when you shop. If a label tells you that the product contains a special ingredient, compare it with other labels. They may all contain the same ingredient.

Food packages must contain the identity of the food on the label, the net quality of the contents, and the name, address, and zip code of the manufacturer, packer or distributor. The ingredients must be stated if the food does not have a standard of identity established for it. A **standard of identity** is a recipe that is filed with the Food and Drug Administration. Some foods in common use like catsup and mayonnaise have this standard of identity.

Other information not required by law that may be on the label includes a brand name, recipes for use, storage and cooking suggestions, a statement of grade, and open dating which tells you the date by which the food should be sold.

Any food that is fortified with extra nutrients or foods for which a nutrition claim is made must contain the nutrition information on the label.

Many acts have been passed by the government to protect the consumer in clothing purchases. The consumer can be aware of the fiber content of fabric, fashion and fit, and the dollar value of different types of clothing. Clothing labels also give information about fabric finishes, how to care for the garment, and the manufacturer's name.

Advertising--Your life is affected each day by advertising. You see advertising in magazines, newspaper, TV, radio, on billboards, in mail advertising, and other methods. Advertising makes you want a product. The consumer must be careful to look at advertising critically. Much advertising is deceptive or emotional. For example, it may try to sell you a perfume by telling you it will help you catch a man, or it may try to make you think that a certain brand of clothing will get you a girl. Advertising lets you think you will be more attractive, desirable, or popular when you use a certain product. Deceptive advertising will give you misleading information about a product. Many companies offer gimmicks or diets that will guarantee that you will lose several pounds in a few days, or that you can take inches off certain parts of your body. These claims are not true.

Factual advertising is the kind that gives you facts about a product such as color, size, price, or materials contained in the product. These facts help you judge the advertising and make wise decisions about a product.

As a consumer you have the responsibility to yourself to judge advertising carefully and to know the difference between factual and deceptive or emotional advertising. You need to learn to look at other sources of information about products and to look at the labels in the stores for product information. Gather as much information about a product as you can and then make a decision about the product.

CHOOSING PURCHASES WISELY

Directions: On a separate sheet of paper complete the following statements. Check your answers with your instructor.

1. A person who purchases and uses goods is a ____________________.

2. Common foods like catsup and mayonnaise have a ______________.

3. Advertising that tries to appeal to your emotions is _______________.

4. Foods that are fortified or foods with a nutrition claim must contain ____________________ information on the label.

5. If a food does not have a standard of identity the ____________________ must be listed on the label.

6. Advertising that tells about a product is called ______________________.

7. Using a TV star to advertise a product is an example of ____________________ advertising.

Evaluator's Final Checklist

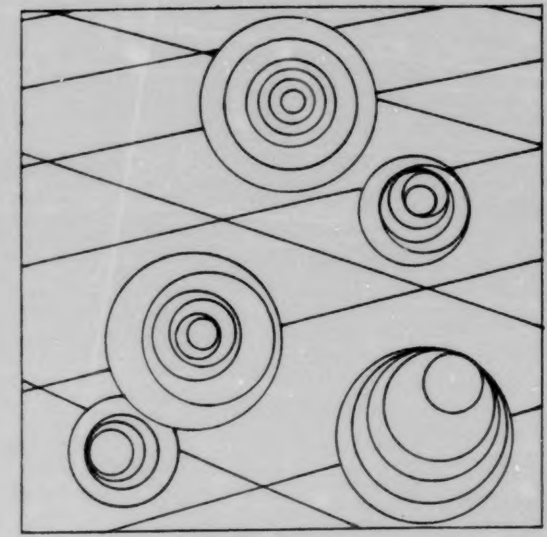
USING PRODUCT INFORMATION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly classified advertising as deceptive or factual.	( )	( )	( )
Correctly justified choices.	( )	( )	( )
2. Correctly analyzed information on labels of products and their usefulness to the consumer.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

FRAUD AND DECEPTION IN THE MARKETPLACE



INTRODUCTION

Most offers that are made for products are honest. However, there are always dishonest people who are trying to cheat consumers. You as a customer should be informed about these dishonest practices so that you can protect yourself. In this module you will learn to recognize fraudulent and deceptive practices in the marketplace.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to recognize fraudulent and deceptive practices in the marketplace.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, FRAUD AND DECEPTION IN THE MARKETPLACE.

LEARNING ACTIVITIES

1. READ Student Information, RESPONSIBILITIES OF A CONSUMER,

   and/or ______________________________.

2. VIEW a filmstrip or film or READ about frauds and deceptive practices against consumers in a film, filmstrip, or reference provided by your instructor,

   and/or ______________________________.

3. INTERVIEW neighbors to find out if they have had any experience with fraudulent sales practices and what they did about it,

   and/or ______________________________.

4. COLLECT ads in teen magazines. EXPLAIN how the appeal is made in each ad,

   and/or____________________________.

5. READ Student Information, FRAUD AND DECEPTION. DISCUSS with classmates,

   and/or____________________________.

6. ROLE PLAY the bait and switch fraud with a small group of classmates. TAKE TURNS being the sales person and the customer,

   and/or____________________________.

7. COMPLETE Student Self-Check, FRAUD.

8. BRING IN from your home or from neighbors' homes advertising from mail-order companies. DECIDE in small groups of students if the advertising is fraudulent or deceptive. DISCUSS with the whole class,

   and/or____________________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

RESPONSIBILITIES OF A CONSUMER

When you are spending money, making decisions is a big responsibility. An important help to you in making wise decisions about spending is getting information about products. There are so many products, brands, and people selling them that you need information about them so you can make good decisions. You need to decide whether to buy, when to buy, what to buy, where to buy, and how to pay for what you buy. Knowing what to buy helps you avoid being taken in by false claims and poor quality goods that some dishonest sellers will offer you.

You have certain rights as a consumer. Former President John F. Kennedy listed the following as your consumer rights.

1. The right to be informed--You have the right to have information to help you decide what to buy.
2. The right to choose--You have the right to pick the products you want to buy without being told you must buy a particular brand.
3. The right to be heard--You have the right to have your views heard by companies that make products and by the government who makes and enforces laws dealing with consumer products.
4. The right to safety—You have the right to buy products that are safe for you and your family, such as toys that will not injure children, and food that will not poison you or make you sick.

Along with these rights, you have certain responsibilities as a consumer.

1. The responsibility to change conditions in the marketplace that are undesirable (the marketplace is a term used for any place where products are offered for sale).
2. The responsibility to make your views known to government and business.
3. The responsibility to learn about laws concerned with consumers, to influence these laws, and to see that they are carried out
4. The responsibility to use available information about products wisely.
5. The responsibility to learn about quality and safety in products.
6. The responsibility to use reasonable care in picking out products.
7. The responsibility to speak up about consumer fraud and deception.

Many consumers will not follow up on frauds in the marketplace. When they are victims of frauds, they may be too afraid or embarrassed to do anything about them. They may not have the time. They may think that it is not worth the effort because they won't get results.

There are several agencies to help the consumer who is a victim of fraud. If this happens to you, try to get results from the store first. If this doesn't work, try the manufacturer. Be sure you have your facts straight and have them written down. Have bills, receipts, or other papers. Be courteous, reasonable, and specific in what you say. If you don't get results from the store or manufacturer you can get help from a local or state Consumer Protection Office. Ask your instructor where you would find these in your area. There are agencies that are supported by businesses, like the Better Business Bureau or Consumer Action Panels, that may be of help if you are a victim of fraud. There are federal agencies that will help you depending on the type of fraud. Some of these are the Food and Drug Administration, Federal Trade Commission, U.S. Postal Service, and Federal Communications Commision. One last action you can take is to sue in small claims court. Agencies, especially federal ones, take a long time to get to your problem because they have a lot of cases that they must investigate.

Student Information

FRAUD AND DECEPTION

Here are some of the most dishonest schemes used in stores.

Higher Than Advertised Prices--Stores advertise sale items, but prices in the store may not be marked down to the sale price. Take the ad with you if it is a newspaper.

Deceptive Pricing--Stores sometimes take off the original price tag and put a higher-priced one on the product. Then they will put a sales tag on the product that is reduced to the original price or slightly below it. You think you are getting a bargain but actually are not.

Referral Schemes--With this kind of scheme someone will try to sell you a product by promising that it will cost you little or nothing if you refer other people to the company as possible customers. Some companies will pay you a bonus if the person you refer buys the product, but many do not pay.

Deceptive Advertising--This kind of advertising is false advertising. Some examples are ads for beauty aids, weight-reduction plans, earning money at home, and offers for educational programs. Most will promise to work miracles. An ad may offer steady income for work done at home or promise to train you and guarantee job offers. These will ask for a registration fee or a good-faith deposit before more information is sent. Once the company has the fee, you get no more information or not enough to start a profitable business.

If someone tries to get you to invest in a scheme that is questionable, save the envelopes, letters, and other materials that come from the advertiser. Give them to your local postal inspector.

Bait and Switch--This is a common fraud. You see an ad that interests you for an item at an attractive price. When you go to the store you find that the item is sold out or is not good quality. Then the salesperson tries to talk you into buying another item that costs more. The item that was advertised was bait to get you into the store, but when you got there, the salesperson switched your attention to a higher-priced item in the hope that you would buy it.

Unordered Merchandise--Sometimes items are sent through the mail to you that you did not order. Some people keep the item and pay for it because it is too much trouble to return the item or because they feel guilty not paying.

You are not legally bound to pay for any item you did not order. You can write the word "Refused" on the package and return it or you can store the item and not use it. In some states it is considered a gift and you can use it without paying for it. Check your state laws before you use something without paying for it. If you keep getting letters from the company asking for payment of a product you did not order, ignore them or write to the company, saying that the product was received and that you will return it after they send you payment of $1 a day for storage. If you get letters after that, turn them over to the Postal Service.

Fake Gift Certificates--Some stores give out gift certificates to get you to buy the merchandise. You may be told that you can apply a $20 gift certificate toward the purchase of a $50 item. When you go to the store, you find that the item was only worth $30 anyway. If you buy it, you aren't getting a gift at all.

Door to Door Sales--There are over 3,000 companies with door to door salespeople. Most are honest, but there are fraudulent companies. They use high-pressure sales pitches, false claims and are nuisances because they won't leave the house as long as they think they might make a sale.

Do not sign a contract, pay any money, let anyone into your home, or feel sorry for a salesperson if she/he gives you a hard-luck story. If you do want to buy the merchandise, ask for identification. If you are in doubt, check with the local Chamber of Commerce, Better Business Bureau, or police. Check prices they offer with those of stores in your town. Check magazine subscriptions with prices in recent issues of the magazines. You can ask the person to come back after you have checked his/her registration.

If you do sign a contract and the item costs over $25, you have a three-day "cooling-off period" in which you can cancel the order. If you want to do this, you must cancel the purchase by writing to the salesperson's office within 3 business days after the order is placed. Send your letter by registered mail and request a return postcard receipt to show your letter was received. It costs a small amount of money and saves later problems about the cancellation.

Mail Orders--People buy about $40 billion worth of merchandise each year. Mail order companies often offer merchandise that is not always available in every community. There are both honest and dishonest mail order firms. But there are many mail order frauds. Some of these deceptions involve insurance by mail and education by mail.

When buying by mail, deal only with companies that have established reputations. Take your time. Don't be misled by claims of limited supplies. Never sign a contract that is sent to you in the mail unless you asked for it.

If you order merchandise, the company must ship it to you within 30 days or within the time given in the ad for the merchandise. If the company cannot ship the merchandise in 30 days, it must offer you a refund if you ask for it.

Chain Letters--These are letters asking for money. First, you are sent a list of names and then you are asked to send a certain amount of money to the first name on the list and to make copies of the letter which you send to friends. The letter is supposed to continue in this chain-like process until your name eventually appears at the top and you begin receiving money. The people who start the chain letters send out thousands of letters with their names at the top. They can receive thousands of dollars before the interest in the chain letter dies. Most people involved in sending chain letters never receive a cent.

Charity Rackets--There are many worthwhile charities that need public support. Unfortunately there are dishonest people using this way to get money from the consumer. Some promoters collect contributions and either pocket it all or give a small amount to the charity and keep the rest. Before you give to a charity, check with the Better Business Bureau or Consumer Protection Agency. Give your contributions to organizations that you are familiar with or with those that have a national reputation that has been proven.

Student Self-Check

FRAUD

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. Someone offers to give you a kickback or a bonus on a product that you buy if you will refer your friends to the person. This is an example of what kind of deceptive practice?

2. What is the three-day "cooling-off period"?

3. You like the ad, but when you get to the store, they tell you "It's all sold out." They show you a different model that is a little more expensive, but assure you that you'll like it much better. What kind of fraud is this?

4. What should you do if you get something in the mail that you didn't order and don't want?

5. You got a letter that stated: "Send $10 to the name on the top of the list. Then cross off the name and add yours at the bottom. Send 5 copies of this letter to your friends. In just 60 days you will receive $1,000. Do not break this chain or bad luck will come to you." What kind of fraud is this and what should you do about it?

6. What are some rules to follow when a salesman comes to your door?

Evaluator's Final Checklist

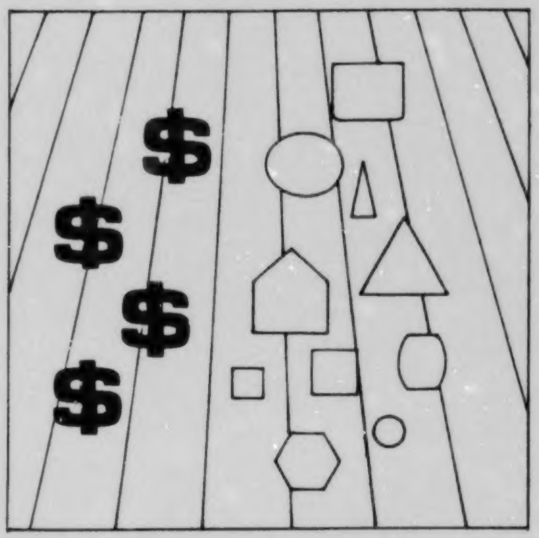
FRAUD AND DECEPTION IN THE MARKETPLACE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )
2.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )
3.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )
4.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SHOPPING WITH SKILL



OBJECTIVE

When you finish this module, you will be able to list 10 ways to be a skillful shopper and to select the best buy of a particular product.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SHOPPING WITH SKILL.

INTRODUCTION

Shopping takes time, energy, and skill. A smart shopper can stretch money by getting a product at the lowest price or by getting the best product for the price. The smart shopper can make money go farther. In this module you will learn the skills needed for shopping with skill.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, SMART SHOPPING. LIST the techniques and methods from your reading that you would use in shopping,

   and/or ______________________________.

2. VIEW a film or filmstrip about consumer buying provided by your instructor,

   and/or ______________________________.

3. READ about shopping in **Consumer Skills**, pages 64-94, and **Survival**, pages 213-222,

   and/or ______________________________.

4. COMPLETE Student Self-Check, SMART SHOPPING.

5. INTERVIEW 5 adult shoppers to find out the following information.
   a. What time of day do they usually shop? Why?
   b. Which stores do they shop in for food and why?
   c. Do they read and buy "specials" found in food ads?
   d. Do they use food coupons?

   SHARE your results with the class,

   and/or ____________________________.

6. COLLECT newspaper ads. COMPARE 3 different sale or special items with their regular price. DETERMINE how much you could save by buying each item on sale,

   and/or ____________________________.

7. CHOOSE a product or appliance and go to a store. FIND OUT how many brands of the product are available, how many sizes are available for each brand, and which size and brand is the best buy. COMPLETE Student Information, CHECKLIST FOR COMPARING GUARANTEES. DECIDE which product is the better buy,

   and/or ____________________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SMART SHOPPING

There are many kinds of stores in which to shop for the things you want or need to buy. They include discount stores, variety stores, department stores, specialty shops, cooperatives, factory outlets, secondhand stores, mail order houses, catalog showrooms and door to door salespeople. Each store has advantages and disadvantages. Consider these points when choosing a store.

What Services are included in the price? Do they charge extra for delivery, credit accounts, alterations and installation, or are they included in the price?

What is the store's policy on returning merchandise? Will they give you a full refund if the merchandise is flawed? Will they allow exchanges or credit toward another purchase?

Shopping Guidelines

It is nice to have a large selection of merchandise, but making a choice can be very confusing. There can be many similar items with different prices and varying quality. These guidelines can help you judge the merchandise.

Plan ahead. Make decisions before you shop. Set a money limit. If the item is a large purchase, save the money in advance to save interest charges. If you are buying something you see in an ad, forget it for a few days. Then ask yourself whether you really need the item or whether you can do without it.

Do comparision shopping. Become familiar with the usual price of items so you can tell when a product is a good buy. Compare the prices of different brands and of the same brand in different stores.

Check out the merchandise carefully. Look at the style, color, size, and condition. Read the labels. Look for flaws or defects. It may be a good buy if the defect doesn't affect the appearance or usefulness, and if the price is marked down. Brand names usually cost more. Store brands often cost less and are a good buy if they meet your standards. Generic brands have become popular. These products have black and white labels, no brand name, and are usually a big saving over brand name products.

Buy large quantities and sizes only when they will really save you money. If you buy a large item, like food, because it is a good buy, and then can't use it all before it spoils, it is a waste of money.

Avoid buying something without seeing it. Talk with people you know about the product. Check consumer agencies.

Shop for sales. Stores usually follow a time schedule for having sales of merchandise. Each month has products that are good buys. Take advantage of these. Plan for them when you are looking for items that are going to be on sale when you need them.

Know sales terms. Clearance sale means that leftover items are being sold at lower prices at the end of the season or in the middle of the season. Special purchase sale means that the merchant bought merchandise at a lower price and is passing on the savings.

Look for endorsements and seals of approval of a product by agencies or stores.

Don't buy a product just because it is on sale. **Buy only if you really need it.** If you can afford it, buying ahead can be a big help if something you are going to need in the future can be bought on sale.

Become informed about frauds and deceptions. Don't be fooled by them.

Learn about unit pricing. This method of pricing helps you compare prices. With this method, stores have tags with their products giving the price per unit of an item so that you can compare prices per unit. You might see the price per pound or liter, or other unit.

Consider shopping at thrift shops, rummage sales, and garage or yard sales. If you shop carefully, these can be real bargains. You may be able to pick up a good buy at an auction sale.

Look at the warranty or guarantee. Compare different brands of the same product to see the differences in what they guarantee. A warranty or guarantee tells you what a manufacturer or seller promises about repair, replacement, or refund of a product if it is damaged, defective, or does not perform as promised. The terms guarantee and warranty can be used in place of each other. If a product does not have a written warranty, it has implied warranty. This means that the consumer can expect an item to be reasonably fit for the purpose for which the consumer bought it, if the product has been used as the directions said.

Written warranties must be given for products that cost more than $15. These warranties must give the name and address of the seller, who is covered and for what, how the warranty will be honored, the procedure to go through to get it honored, the length of time of the warranty, and an owner registration card if needed.

For products over $15, the warranty must state if it is full or limited. It is limited if the repair or replacement of certain parts is only good for one year. A full warranty is one that meets certain federal standards.

Avoid impulse buying. This is buying without planning for it. Stores use many methods to get you to buy more than you had planned to when you are in the store. They include offering coupons with cents off a product, end of aisle specials (putting products at end of aisle or at cash register to attract your attention), and offering loss leaders specials offered at a loss in the newspaper or on the radio to get you in the store so you will buy other things. To avoid impulse buying, make a list ahead of time, go grocery shopping when you are not hungry, and buy only what is on your list.

Student Self-Check

SMART SHOPPING

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. What is meant by unit pricing?
2. What is impulse buying?
3. What is a house brand?
4. Define open dating.
5. What is a special?
6. What are food coupons?
7. How can you determine which brand and size is the best buy?
8. What is a limited warranty?
9. What is an implied warranty?

Student Information

CHECKLIST COMPARING FOR GUARANTEES

	MAKE OR MODEL OF APPLIANCE		
	A	B	C
1. GUARANTEE BY WHOM			
Manufacturer			
Dealer or seller			
Other (who)			
2. NUMBER OF YEARS GUARANTEE PROVIDES FOR DEFECTIVE MATERIAL AND WORKMANSHIP			
Entire appliance			
with labor			
without labor			
Specified parts			
with labor			
pick-up and delivery			
shipping charges			
3. AUTHORIZED SERVICE DEPT. LOCATED AT			
Dealer's store			
Manufacturer's plant			
Service agency in area			
4. IS AUTHORIZED SERVICE AGENCY LOCATED CLOSE TO APPLIANCE OWNER?			
5. DOES THE GUARANTEE APPLY TO ORIGINAL OWNER ONLY?			
6. DOES GURANTEE END IF ORIGINAL OWNER			
Sells or gives away appliance?			
Moves from dealer trading areas.			
Moves to new address in trading area.			
Moves appliance to new location in home.			
Uses services of unauthorized serviceperson.			
7. OTHER CONDITIONS COVERED IN THE GUARANTEE			
8. OTHER ITEMS NOT COVERED IN GUARANTEE			
______________			
______________			
______________			
9. IS OWNER ASKED TO REGISTER APPLIANCE AT THE TIME OF PURCHASE?			
10. CAN GUARANTOR MAKE GOOD HIS PROMISE?			

Evaluator's Final Checklist

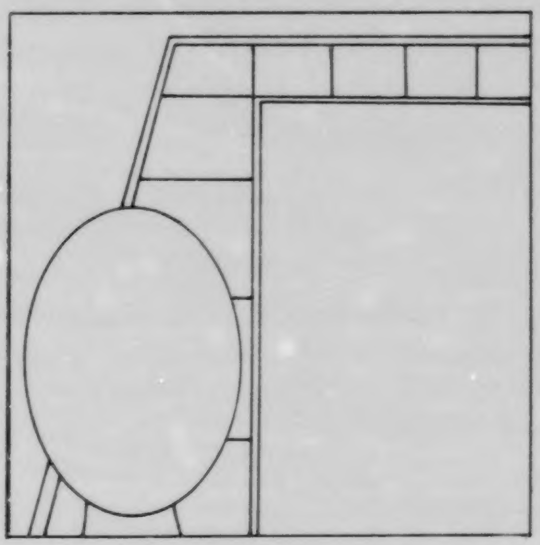
SHOPPING WITH SKILLS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected the best buy on an item after comparing various brands and sizes of them.	( )	( )	( )
2. Listed 10 ways to be a skillful shopper.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ORDERING FROM A CATALOG



INTRODUCTION

Today many people order items from a catalog. It is necessary to know how to order items properly from a catalog to avoid problems. Sometimes a slight mistake can cause a lot of problems. In this module you will learn how to order items from a catalog.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to order items from a catalog, using credit for payment.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ORDERING FROM A CATALOG.

LEARNING ACTIVITIES

1. READ Student Information, ORDERING ITEMS,

   and/or ______________________________.

2. ROLE PLAY the task of ordering items by telephone with a classmate,

   and/or ______________________________.

3. BRAINSTORM with a few classmates what could happen if an order blank were filled out wrong. DISCUSS results with the whole class,

   and/or ______________________________.

4. READ Student Information, CALCULATING COSTS,

   and/or ______________________________.

5. COMPLETE Student Self-Check, ORDERING BY MAIL.

6. PRACTICE ordering items from a catalog using an order form,

   and/or ______________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ATIVITIES.

ORDERING ITEMS

People use catalogs for many reasons.

1. The selection may be better than that in the store.
2. It may be more convenient to use a catalog.
3. The items needed may not be needed right away and there is time to order by mail.
4. The catalog saves the cost of transportation to the store.
5. Using a catalog saves time that would be used for shopping in stores.

A disadvantage of ordering by mail is that you have only a catalog picture and a small amount of information about each item to help you decide. Sometimes there is a delay in receiving your order because the item is temporarily out of stock.

When ordering from a catalog you may do it in two ways.

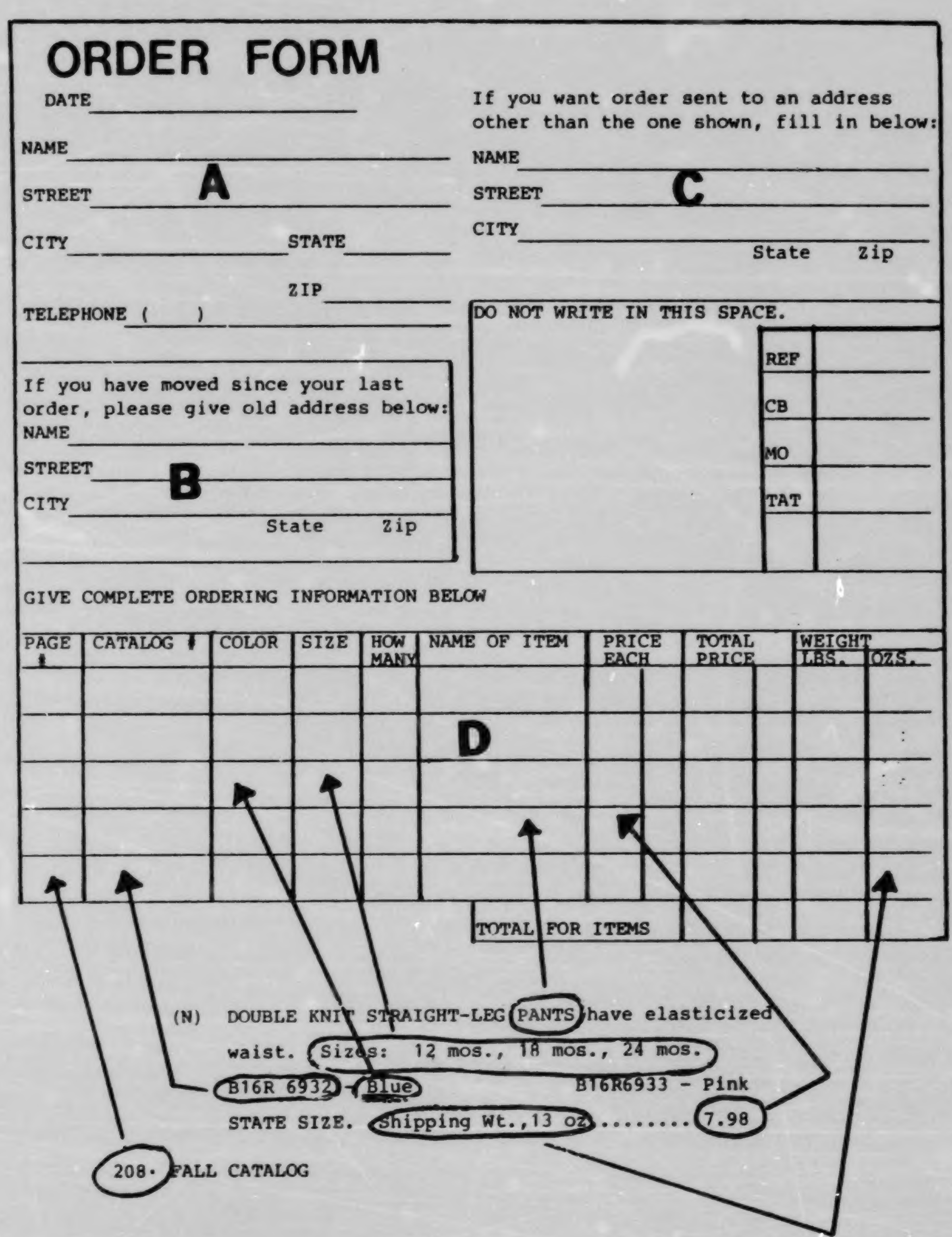
1. You may compete an order form and send it in with the money or charge it.

2. Many companies have catalog stores or toll-free numbers in their headquarters so you may call your order in directly to the store or company.

The following chart is a sample of part of a catalog order form. Study this form. The area marked "A" deals with your mailing address. It is necessary for you to complete this section properly. If you have moved, area "B" should be filled out. When you want the order sent to another person or place, fill out area "C." If you do not, you may not receive your order. The part of the form marked "D" relates to the items being bought. Study each of the different columns. Look to see where the needed information is found on the catalog page.

When you order from a catalog by telephone, you give the same information. The store employee will have an order form and you will have a catalog. The employee will write the information you give him/her from the catalog on the order form.

Catalogs will usually include information to help you. They give details about measuring for clothing and furnishings, credit information, COD orders, returning merchandise, shipping, warranties, and other information.



ORDER FORM

DATE ____________

NAME ____________

STREET ____________

CITY ________ STATE ________

ZIP ________

TELEPHONE ( ) ____________

If you have moved since your last order, please give old address below:

NAME ____________

STREET ____________

CITY ____________

State Zip

If you want order sent to an address other than the one shown, fill in below:

NAME ____________

STREET ____________

CITY ____________

State Zip

DO NOT WRITE IN THIS SPACE.

REF

CB

MO

TAT

GIVE COMPLETE ORDERING INFORMATION BELOW

PAGE #	CATALOG #	COLOR	SIZE	HOW MANY	NAME OF ITEM	PRICE EACH	TOTAL PRICE	WEIGHT LBS.	OZS.
					TOTAL FOR ITEMS				

(N) DOUBLE KNIT STRAIGHT-LEG PANTS have elasticized waist. Sizes: 12 mos., 18 mos., 24 mos.

B16R 6932 - Blue B16R6933 - Pink

STATE SIZE. Shipping Wt., 13 oz 7.98

208 · FALL CATALOG

CALCULATING COSTS

When you order from a catalog you must add up the cost of the items, include sales tax and handling or shipping costs, and indicate method of payment. Study each section until you understand the form.

TOTAL PRICE $

SALES TAX $

POSTAGE & HANDLING CHARGE $

TOTAL CASH PRICE $

TOTAL AMOUNT ENCLOSED $

A. If you buy an item for $15 and the sales tax is 3%, the amount you will pay for sales tax is $.45.

$$\begin{array}{r} 15.00 \\ \underline{.03} \\ .4500 \end{array}$$

B. Item B is a postage and handling charge, or the store's cost for shopping and extra work. This amount is usually determined by total weight of the items ordered. Some companies have a standard handling charge regardless of weight. The following chart is a sample of catalog shipping and handling charges for orders which are shipped either by the United States Postal Service or the United Parcel Service. For example, if you order items which have a total weight of 1 lb. 6 oz., and you live in Zone 3, your shipping and handling charge will be $1.93. Many catalogs will use the first 3 numbers of the postal zip code to determine the zone number.

SHIPPING WEIGHT	ZONE 1	ZONE 2	ZONE 3	ZONE 4	ZONE 5
1 oz to 8 oz.	$.68	.74	.80	.84	.89
9 oz. to 16 oz.	1.06	1.09	1.13	1.16	1.22

Student Self-Check

ORDERING BY MAIL

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. List 3 reasons for ordering by mail.
2. Name 10 items of information you will usually be asked to put on a catalog order blank.
3. How are shipping costs usually determined?
4. Name one disadvantage to ordering by mail.

Evaluator's Final Checklist

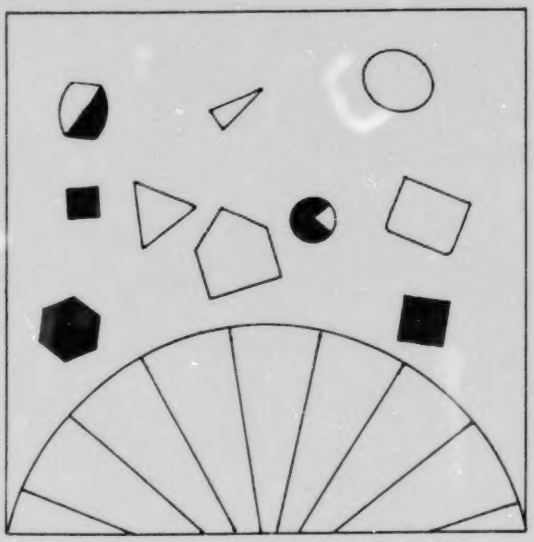
ORDERING FROM A CATALOG

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Completed mailing information correctly.	( )	( )	( )
2. Completed item information correctly.	( )	( )	( )
3. Calculated costs properly.	( )	( )	( )
4. Gave clear information.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SELECTING HEALTH AND GROOMING SUPPLIES



INTRODUCTION

There are a huge variety of health and grooming products available for purchase. Manufacturers spend a lot of money on advertising to try to convince the customer to buy their products. Consumers spend over $7 billion on grooming products and $9 billion on medicines. The products they choose have an effect on their pocketbooks as well as on their health and appearance. In this module you will learn to choose safe, economical products to meet your health and grooming needs.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, Or read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select health and grooming supplies that are economical, safe, and effective.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SELECTING HEALTH AND GROOMING SUPPLIES.

LEARNING ACTIVITIES

1. READ Student Information, BUYING HEALTH AND GROOMING PRODUCTS. LIST 6 ways to judge the safety of drugs, 6 ways to judge their effectiveness and 6 ways to judge the economy of health and grooming products. DISCUSS in class, and/or ______________________.

2. LIST all the grooming and health supplies that you need. REVIEW the list one week later. CIRCLE any supplies that you did not use during the week. RECONSIDER whether or not you really need them. REMOVE any supplies from the list that you now believe are not needed. ADD any others that you forgot to list earlier,

   and/or ______________________.

3. ROLE PLAY an interview between a consumer expert and a reporter. DISCUSS the topic, "Selecting Safe, Effective, and Economical Grooming and Health Products,"

   and/or ______________________.

4. READ Student Information, UNIT PRICING. COMPARE, in a small group of classmates, the price per unit of 3 brands of a grooming product and 3 brands of a health product. SHARE your findings with the rest of the class,

   and/or ______________________.

5. COMPLETE Student Self-Check, BUYING HEALTH AND GROOMING PRODUCTS.

6. SELECT one health or grooming product that you would like to purchase. COMPLETE a worksheet for that product confirming safety, effectiveness, and economy. PRESENT a summary of your findings to the class. COMPILE all the students' worksheets into a booklet. PLACE the booklet in the school library so that the student can benefit from the information,

   and/or ______________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

BUYING HEALTH AND GROOMING PRODUCTS

Since so much money is spent each year on health and grooming supplies, it is important for you to know how to choose them wisely. Some of the things you need to know are discussed in the following paragraphs.

Besides brand name, manufacturer, and size of container, products differ from one another in form. Often one brand of a product is available in several forms. For example, dental floss comes waxed or unwaxed, mint flavor or plain.

Consult consumer publications for ratings of health and grooming products. Your doctor and dentist can give you information about these products if you need their advice to help make a decision.

Discard health and grooming supplies that your family doesn't use. Make a note of those products that your family has tried and doesn't like.

Study catalogs and newspaper ads for specials on those items that you use. Use unit pricing to make price comparisons.

Some stores have areas where you can try different cosmetics. Try experimenting with them. Check chain stores, discount stores, and discount drug stores for cosmetics and grooming aids. Some chain stores have cosmetics and health products packaged under their own brand. These may be cheaper.

Consider your personal preferences and the advantages and disadvantages of each form. Select the form which is best for you. Do you want unscented, scented, antiperspirant roll-on, cream, stick, or spray deodorant? Consider the pollution that is put into the air from spray (aerosol) cans. You may decide that you don't want to use them.

SAFETY—What to Consider

Is a warning printed on the label? If so, what is it?
Does the warning apply to you?
Are you allergic to any of the ingredients?
Will any of the ingredients react the wrong way with the other products you are using?

What rating did the Food and Drug Administration give to the safety of each ingredient?
What rating do consumer publications give to the safety of the product?
What rating do druggists, doctors, and dentists give the product safety? Does the product have a child-proof cap?

EFFECTIVENESS--What to Consider

What rating did the Food and Drug Administration give to the effectiveness of each ingredient?
In order for the product to be effective, what ingredients should it have?
For example, a good acne lotion should contain sulfur, salicylic, resorcinol, alcohol, and/or benzoyl peroxide. Find the ingredients for the product you are interested in. See if they contain the essential ingredients for that kind of product.
What rating do doctors, dentists, and/or pharmacists give to the effectiveness of the product?

ECONOMY--What to Consider

Look at the sizes that the different brands of the same product come in. Which of the sizes can you use by the expiration date on the package? If you can't it may lose some of its effectiveness and/or safety. Check the prices of each size and brand in different stores. Check the price per unit of each one. This will help you learn which is the cheapest. The largest may be cheapest, but if you can't use a large size by the expiration date, it is a waste of money to buy it.

Use coupons that give you money off on a product. These can be real savings when added together. Some products offer refunds if you try the product. Look for these to save money. Look for sales of the product you want.

Check the ingredients on the brands you are looking at. Do any of them contain the same or similar ingredients? If so, you may find that one product has the same ingredients as another one that is higher-priced. Therefore, you could get a product of similar quality for less money.

Look at generic drugs and health products. They are usually a little bit cheaper because they do not carry a brand name on them, but they can be satisfactory for you to use.

Weigh all the strengths and weaknesses of the products you are comparing. Then select the one that is safest, most economical for what you are getting, and the most effective.

There are 2 kinds of drugs: prescription and over the counter drugs. Prescription drugs are sold only with a doctor's prescription. Some states allow generic drugs (no brand) to be sold. They must have the same ingredients as the more expensive brand-name drugs. Ask your doctor to state on the prescription that you can have the generic drug instead of the brand-name one.

Over the counter drugs have grown in popularity because a lot of people have become their own doctors and are spending a lot of money on drugs sold over the counter. They may also not need these drugs and could be wasting their money. This practice may also keep a person who is really sick from going to a doctor until it is too late. Be sparing in your use of over the counter drugs. If you do use them sometimes, be sure to read the label. They must have directions on them that tell you how to use them. These drugs do not require a doctor's prescription. Examples of these drugs are aspirin, cough medicine, cold medicine, and salves for various ailments like arthritis, sore muscles, etc.

Some Rules To Remember About Drugs

1. Don't take any drug unless you have to.
2. Don't use any drug for a long period of time unless your doctor says you can.
3. Know what kind of drug you are taking.
4. Follow the directions on the label exactly.
5. Don't take any over the counter drug without your doctor's permission if you have an allergy or serious illness.
6. If a paper comes in the box with the drug, it's part of the directions. Keep it and read it.
7. If you think you are having a reaction to a drug, call the doctor. Stop using the drug.
8. When you buy a drug, make sure the date is on it. Clean out the medicine cabinet regularly. Old drugs become ineffective and can be dangerous.
9. Don't drink alcohol if you are taking drugs, especially tranquilizers or sleeping pills. They are dangerous together.
10. Buy only enough medicine for your present need.
11. Keep all drugs out of the reach of children.

Student Information

UNIT PRICING

Unit pricing is a quick way to tell how much a product costs for a certain unit, like a gram, an ounce, a liter, a square foot, etc. It gives prices in common units for certain products so that you can compare without having to figure it out yourself. You will find these prices on the shelf below the product. You may find 2 brands of soap, one at 70 cents for 198 g (7 oz.) and one at 77 cents for 198 g (7 oz.). The unit pricing shows that the first cake costs .0035 cents for 1 g or .10 cents for 1 oz. The second cake costs 0038 cents for 1 g or .11 cents for 1 oz. The second cake is more expensive than the first one per unit.

Student Self-Check

BUYING HEALTH AND GROOMING PRODUCTS

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. Product A contains 300 ml (10 oz.) and costs $1.59. Product B contains 473 ml (16 oz.) and costs for $1.99. Which product is the better buy?

2. Name 2 safety factors to consider when judging a product.

3. Name 2 factors to consider when judging the effectiveness of a product.

4. Name 2 economy factors to consider when judging a product.

5. What are generic drugs and grooming products?

6. What are the 2 kinds of drugs? What is the difference between them?

Evaluator's Final Checklist

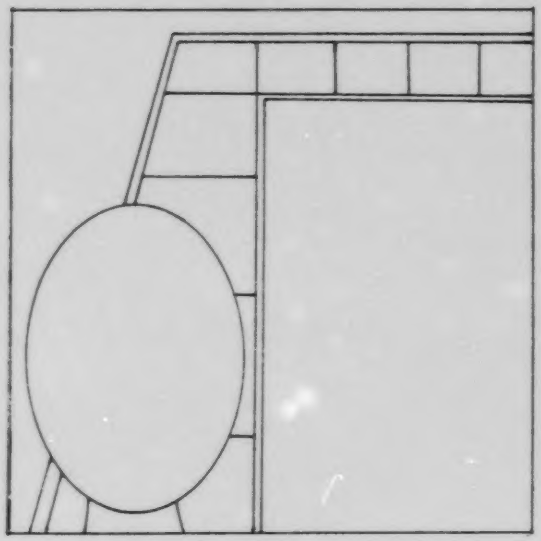
SELECTING HEALTH AND GROOMING SUPPLIES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 5 ways to check the safety of the product in the case study.	( )	( )	( )
Listed 5 ways to check the effectiveness of the product in the case study.	( )	( )	( )
Listed 5 ways to make sure the product in the case study is economical.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SELECTING LAWN EQUIPMENT



INTRODUCTION

A large part of the family's income is invested in lawn equipment. The actual cost of the equipment is only the beginning. Maintenance of the equipment can be expensive. Many people hire someone to do lawn work instead of spending time and money for purchase, maintenance and repair, and storage of lawn equipment. In this module you will learn the factors that should be considered when making decisions about the lawn equipment.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to decide whether to buy, rent, or co-own lawn equipment or hire the lawn work done and select lawn equipment of good quality in relation to price and needs of the family.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SELECTING LAWN EQUIPMENT.

LEARNING ACTIVITIES

1. Read Student Information, BUYING LAWN EQUIPMENT,

   and/or ______________________________.

2. LIST the lawn care needs of your family, keeping in mind the climate where you live, the size of your lawn, the amount of money you have to spend on lawn care, the time your family has to spend on lawn care, and the storage space you have available for equipment,

   and/or ______________________________.

3. COMPLETE Student Self-Check, LAWN EQUIPMENT.

4. DEVELOP a checklist on features to look for in lawn equipment. DISCUSS your list in class. COMPARE with lists of other students,

   and/or ____________________.

5. CONSULT various dealers of lawn equipment in your area and CHECK the prices, warranties, and features of the lawn equipment they sell using the checklist you developed in LA 4,

   and/or ____________________.

6. COMPARE the prices and other information on the various pieces of lawn equipment that you have gotton from stores. SELECT the equipment that would best fit your family's needs in lawn equipment.

   and/or ____________________.

7. Look in catalogs and newspapers for current prices and up to date information on available equipment. What second-hand equipment is listed in the newspaper?

   and/or ____________________.

8. With a classmate(s), discuss the possibility of going into business as lawn maintenance persons. List the decisions you would have to make. How would your equipment maintenance be important? What equipment would you choose to begin your business, and what would you add as the business prospered? How would you divide responsibility for paying bills and upkeep of equipment?

   and/or ____________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

BUYING LAWN EQUIPMENT

The largest piece of equipment you will need for a lawn is a lawn mower. There are many sizes ranging from riding mowers to small push-type mowers. Look for these features in a lawn mower.

Weight—The lighter the mower, the easier it will be to use. Lighter mowers are usually made of aluminum, which is more expensive but does not rust.

Handles—The size and shape of the handles affect the comfort and ease of manipulating the mower.

Electric mowers are cheaper, quieter, and lighter than gasoline mowers, but many people do not like working with a cord on the mower.

Riding mowers are practical for lawns that are 2 acres or more in size. They range from 4 to 8 horsepower. Look for these features.

1. Is the mower easy to get on and off?
2. Is the mower confortable?
3. Is the mower quiet?
4. Is the mower vibration-free?
5. Are the controls easy to handle and reach?
6. Are the working parts easy to get to for repairs and cleaning?

Light-weight push-type mowers, if kept oiled regularly, work exceptionally well. Be sure to try them out before buying. With this mower, you would not have to consider the cost of gas in order to keep it working for you.

Other tools needed for lawn care are hedge trimmers, clippers, rakes, pruning shears, garden hose, and hand tools. When looking at these tools, look for ease of use, safety, ease of care of tool, durability (how long will it last), and cost. Keeping equipment clean and oiled regularly is needed for maintenance and longer life of the equipment. Look at different stores and brands. Then decide which would be the best choice for you.

It may be more practical for you to hire someone to do lawn work for your family if there is not one at home who can do the work or if the family members have no time to do lawn work. If you have no space for lawn equipment storage or if your lawn is very small, it may not be worth the expense to buy lawn equipment. You would want to check out prices for hiring the work done. Then compare what it would cost with the cost of using your lawn equipment.

If you live in an area where lawns grow fast, you will use lawn equipment more often. You would need to decide whether it would be more expensive to hire someone to do your lawn care or to purchase your own equipment and use it more often.

You might also want to consider finding a trustworthy neighbor to go together with you to buy lawn equipment. If you do this, you would need to work out a schedule for using the equipment and caring for it. Consider buying second hand equipment if it is in good shape and meets your needs.

A last possibility is that there might be a business or individual in your community that rents lawn equipment. Again, you would need to check prices in comparison to buying your own equipment or hiring the work done. You would want to know what kind of regulations would govern the rental. Would you be liable for repairing the equipment if something breaks? Or is it covered in the rental price.

Student Self-Check

LAWN EQUIPMENT

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. When buying a lawn mower, what are some features you would look for?
2. Name 3 items that would be needed to care for a lawn.
3. When would you want to consider hiring someone outside the family to do lawn work?

Evaluator's Final Checklist

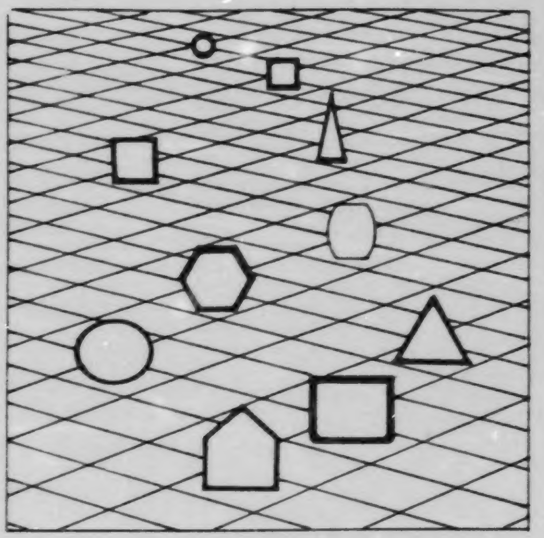
SELECTING LAWN EQUIPMENT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly decided whether to buy, rent, or co-own lawn equipment or to hire the work done.	( )	( )	( )
2. Selected lawn equipment of good quality in relation to price and needs of the family.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SELECTING MINOR APPLIANCES



INTRODUCTION

Most families own several small appliances. With many different brands of each on the market, picking one is not easy. A wise selection, however, will lead to comfort and convenience for the owner. In this module you will learn to make wise appliance purchases.

Before you start to work on this module, be sure you have completed Module MFE-45, USING PRODUCT INFORMATION.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to determine if an appliance is needed in a particular situation and to identify the advantages and disadvantages of small appliances.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist,

LEARNING ACTIVITIES

1. LIST on the chalkboard as many small appliances as possible. SELECT one of the appliances that you believe you need. ANSWER the following questions to find out if the need is real.
   a. Do you need the service provided by this appliance?
   b. Do any of your other appliances already give this service? If so, does the appliance being considered offer additional advantages?
   c. Would you use the service given by this appliance often?
   d. Would storage of this appliance be a problem?

   After answering these questions, do you believe you should purchase the appliance? DISCUSS with classmates,

   and/or ______________________.

2. READ Student Information, SELECTING SMALL APPLIANCES. LIST the major points to consider when buying a small appliance. With the whole class, DEVELOP a checklist from this information,

   and/or ____________________.

3. COMPLETE Student Self-Check, SELECTING SMALL APPLIANCES.

4. COMPARE 3 brands of a small appliance by COMPLETING the checklist in Activity 2. SKETCH what you believe to be the perfect model of this kind of appliance. DESCRIBE your perfect appliance to the class,

   and/or ____________________.

5. SELECT a small appliance. INVESTIGATE the factors to consider in selecting that appliance. SUMMARIZE and REPORT your findings to the class. COMPILE your findings into a fact sheet of the appliance's most important features. COMBINE all of the fact sheets of all the class members into a booklet to be given to all class members,

   and/or ____________________.

6. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SELECTING SMALL APPLIANCES

There are many kinds of small appliances on the market. There are small food appliances such as can openers, electric skillets, crock pots, and food processors. There are many personal care appliances such as curlers, dryers, electric toothbrushes, razors, heating pads, etc. There are also other small appliances such as sewing machines, irons, and radios.

Choosing a small appliance can be a problem for the person who does not have the knowledge of appliance selection that is needed.

Consider these factors when choosing a small appliance.

1. Does it save time and energy? Is the time and energy it saves worth the money it costs?

2. Most appliances come in a wide range of brands and prices. You need to consider the amount of money you have to spend for an appliance.

3. How much energy will it use? With the energy crisis we are facing and the high costs of energy, we need to think about how much more the appliance will increase gas or electric bills. Information is available from your local power companies that tell you how much energy each appliance uses. You may decide that the convenience of the appliance is not worth the extra cost.

4. Is the appliance easy to clean? Does it have a lot of ridges and other designs that catch dirt? Is the appliance made of material that is easy to clean? Are the controls located where they will not have grease spattered on them from cooking?

5. Is the appliance safe for use? Does it have an Underwriter's Laboratories Seal (UL) on the appliance, cord, or plug showing that the appliance has passed certain tests for fire, casualty, and electrical safety? Does it have the Laboratories Certification Seal of the American Gas Association showing that the design and construction of the gas appliance complies with certain safety standards? There are other standards of safety set by other groups for appliances.

6. Each appliance made by a reputable manufacturer carries a name plate which tells the conditions under which the appliance can operate. It will tell the type of current (AC or DC), frequency of current, wattage or amperage, voltage, manufacturer's name, appliance model number, and sometimes special directions.

7. Is the appliance made of material that is durable?

8. What kind of warranty or guarantee comes with the appliance? This paper tells you what a maunfacturer promises about repair, replacement, or refund if a product does not work as expected.

   Written warranties are furnished with many products. They are required for appliances that cost more than $15. They state the name and address of the seller, who is covered and for what, a step by step description of the procedure for getting the warranty honored, a statement of the length of time that the warranty covers, and an owner registration card if it is needed.

   A limited warranty is one that furnished repair or replacement of certain parts for only one year. A full warranty is one in which the seller must repair the product without charge. The buyer usually must tell the seller when a product is defective or does not work properly. If a product does not work after the seller has repaired it several times, the buyer can get a refund or replacement.

   Products that do not have written warranties have an implied warranty. This means that a buyer can expect any appliance to be reasonably fit for the purpose for which it was sold if the product has not been used incorrectly or taken care of improperly.

9. Availability of service is important. If an appliance cannot be repaired without having to send or take it some distance, it may be better to choose one that is easier to repair.

10. Is the appliance easy to use or is it awkward to use?

Each kind of appliance has certain good and bad points. When you are looking for a particular kind of appliance, look at the warranty, instruction book, and other information about small appliances. There are pamphlets put out by the government and other groups that tell you how to select appliances.

It is important to learn as much about the appliance as you can before you decide to buy. Don't rush into buying a product. Be sure you are buying from a reputable manufacturer.

There are consumer groups who publish magazines that rate appliances. One of these is Consumer's Union. They test products and rate several brands of the same appliance.

Student Self-Check

SELECTING SMALL APPLIANCES

Directions: On a separate sheet of paper write the numbers of those features which are important to an appliance.

1. Metal knobs
2. Appliance uses less energy than a large appliance.
3. Surface is made of a non-tarnishable metal.
4. There is not an on/off control. To start the appliance you must plug it in.
5. Electric cord has no UL seal.
6. Appliance has a good rating in consumer reference materials.
7. Electric cord is coated with rubber.
8. The settings on the control won't wear off.
9. Control is located in a place that is easy to reach.
10. Replacement parts can be snapped into the appliance, instead of replacing the whole appliance.
11. Safety lock is located on the motor.
12. Parts and labor are covered in the guarantee.
13. To get service, the appliance must be returned to the manufacturer.
14. The appliance has few seams and crevices.
15. The appliance is an off brand.
16. The surface is made of material that is easy to clean.
17. The appliance handle gets hot when plugged in.
18. The appliance has a full written guarantee.
19. This appliance uses less energy than another brand.
20. There is no shelf space for the appliance at home.

Evaluator's Final Checklist

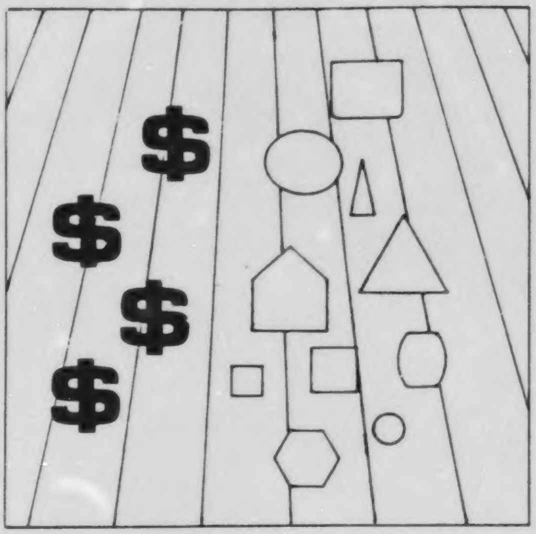
SELECTING MINOR APPLIANCES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly determined if an appliance was needed in the situation.	( )	( )	( )
2. Correctly identified the advantages and disadvantages of the described appliance.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SELECTING A SERVICE CONTRACT



INTRODUCTION

When a family looks forward to next month being the month that the family budget will have a little extra money, that month may be the time the dishwasher stops, the washing machine begins to walk and rattle, the freezer no longer freezes, or the TV has only a voice and no picture. The extra money then becomes money for the expensive repair bill. To help such consumers, many manufacturers, dealers, and service companies sell service contracts that pick up the tab after the warranty runs out--like an insurance policy. In this module you will learn to select a service contract.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module , you will be able to determine whether or not to purchase a service contract in a given situation where a service contract may be purchased for a specified amount of money.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaulator's Final Checklist, SELECTING A SERVICE CONTRACT.

LEARNING ACTIVITIES

1. Read Student Information, ARE SERVICE CONTRACTS WORTH THE MONEY?

   and/or __________________________.

2. DEFINE service contracts,

   and/or __________________________.

3. COMPARE features of a service contract and a warranty. DISCUSS in class,

   and/or __________________________.

4. LIST the advantages and disadvantages of purchasing a service contract,

   and/or ______________________.

5. COMPLETE Student Self-Check, SERVICE CONTRACTS.

6. DISTINGUISH between the costs of some typical service contracted appliances the first year out of warranty,

   and/or ______________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

ARE SERVICE CONTRACTS WORTH THE MONEY?

Service contracts are contracts that you may purchase when buying an appliance or vehicle. These usually cover parts and labor for a specified period after the warranty runs out. You are actually buying insurance. You pay a certain amount of money each year in order to avoid having to spend a larger amount on expensive repairs. You are actually gambling on the theory that without the service contract you would have to pay a larger amount on repairs. The seller of the service contract is gambling that the repairs will cost less than the total amount of money collected from all people who bought service contracts.

An advantage of buying a service contract is that you may tend to have smaller, less important repairs made more often if you have a service contract than if you don't have one. By doing this, you may prolong the life of the appliance and save money by having the appliance last longer.

How do you decide whether to buy a service contract or not? One suggestion is to look at the life expectancy of the appliance. Life expectancy is the length of time a consumer can expect an appliance to work properly. Here are the life expectancies for some of the most common appliances.

1. Sewing machine—24 years
2. Vacuum cleaner—18 years (upright), 15 years (tank)
3. Range—16 years
4. Refrigerator—16 years
5. Freezer—15 years
6. Clothes dryer—14 years
7. Toaster—15 years
8. Washing machine—11 years

These life expectancies will vary with the brand of appliance and the care that it gets.

One suggestion to consider when looking at service contracts is that you make a decision based on the first year's performance of the appliance. Refrigerators, freezers, and clothes dryers have very low repair frequency rates during the second through fifth years. The money you would pay for a service contract for these appliances may not be worth it unless the appliance is a real lemon. This is also true of a central heating furnace until it is several years old.

Service contracts on cars vary widely from dealer to dealer and company to company. Some cover all parts and labor; some cover only major parts. Shop around to get the best buy if you decide you need a service contract. Often you can wait up to 6 months after you purchase a car to buy a service contract.

These prices are the typical service contracts figures for the first year.

1. Automatic washer — $25 to $35
2. Color TV — $60 to $140
3. Electric range — $25 to $35
4. Refrigerator — $30 to $35
5. Clothes dryer — $20 to $24
6. Freezer — $25 to $35

As an appliance gets older you can expect to pay more yearly for a service contract because repairs will need to be made more often.

Ask these questions when shopping for a service contract.

1. Is there a guarantee of speedy repair service?
2. Are there extra charges for weekend, holidays and after business hours service?
3. Is the service contract transferable to a newly-purchased appliance?
4. Can you cancel the contract before it runs out and have your money refunded?
5. How many free service calls are allowed under the contract?

Service contracts could be called extended warranties. However, the Federal Trade Commission, a government agency regulating warranties, says that the use of the word "warranty" must be limited to something that is part of the original sale. For example, a new car warranty will cover defects for a period of time, usually one year or 12,000 miles. A service contract for a new car covers certain parts of the car, but not as many as the warranty covers. Warranties are promises by a company that it will pay for certain repairs to an appliance or vehicle, or, under certain conditions, will replace a product with one of similar value. Warranties are usually for up to a year, while service contracts can be renewed each year and usually begin after the warranty is up.

Student Self-Check

SERVICE CONTRACTS

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. What is the difference between a service contract and a warranty?
2. What does life expectancy mean?
3. List the advantages and disadvantages of buying a service contract.

Evaluator's Final Checklist

SELECTING A SERVICE CONTRACT

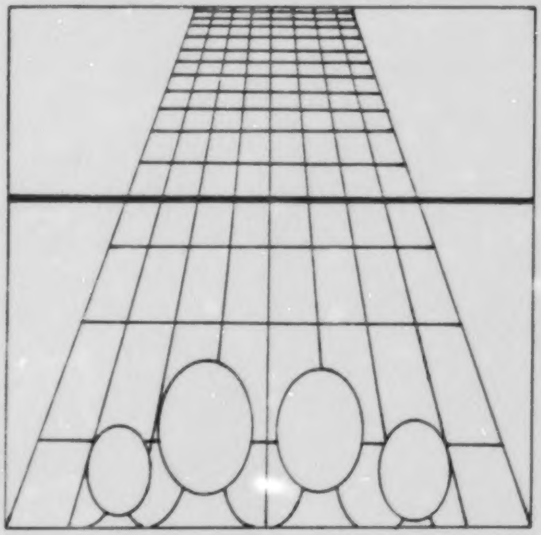
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately determined the value of the service contract in relation to the services provided to the consumer.	( )	( )	( )
Correctly calculated the cost of the contract in relation to the actual value of the appliance.	( )	( )	( )

Module MFE-53

MANAGEMENT AND FAMILY ECONOMICS

USING CONSUMER PROTECTION



INTRODUCTION

Every consumer needs to learn how to complain effectively. As a consumer you have the right to speak out. You have the right to complain and to compliment people and companies from whom you get products and services. You need to be able to do both so well that what you say is heard and acted upon favorably. In this module you will learn the 4 basic steps of complaining effectively and also 6 principles of communication to be used in a letter of complaint or conversation.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module you will be able to list the 4 principal steps to be followed in complaining effectively and given a situation, to write an effective letter of complaint using the 6 principles of communication.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, USING CONSUMER PROTECTION.

LEARNING ACTIVITIES

I. READ Student Information, CONSUMER RIGHTS AND RESPONSIBILITIES. Answer the questions below in a small group of classmates.

   a. List 3 questions you should consider before filing a complaint.
   b. List 4 steps to be used in filing a complaint.
   c. What government agency handles consumer problems?

   and/or ______________________________.

2. CONTACT 2 local merchants and COMPILE a list of the reasonable and unreasonable complaints they receive. In class, COMBINE the lists obtained by all students and make a master list of compla'n' ,

   and/or __________________________.

3. READ **Consumer Skills**, Pages 87-95. DISCUSS with a classmate,

   and/or __________________________.

4. COMPLETE Student Self-Check, CONSUMER RIGHTS.

5. WRITE an effective letter of complaint about a magazine subscription. USE the 6 principles of complaining.

   You received an early renewal notice that your favorite magazine subscription was about to expire. You checked your canceled check and found that you were entitled to an additional two years,

   and/or __________________________.

6. ROLE PLAY with another member of the class the return of a new hair dryer that shocks you when turned on. One class member should play the part of the consumer while the other person will role play the store manager. DISCUSS in class,

   and/or __________________________.

7. INTERVIEW 5 friends. ASK if they have ever purchased hair dryers, radios, stereos, or other small appliances which did not work properly, or bought clothing that shrank or faded when washed. COMPILE a list of reasons why they did or did not complain,

   and/or __________________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

CONSUMER RIGHTS AND REPONSIBILITIES

If you are sold merchandise that does not work satisfactorily or is faulty, you have a right to get help. If you have a reasonable complaint and go about handling it in the right way, you may be satisfied with the outcome.

You should complain when you believe a product does not live up to the claims made for it. Business people who are honest want to know when there is a problem with their merchandise so they can make the needed adjustment.

Ask yourself these questions before filing a complaint.

1. Did you follow the instructions exactly?
2. Did you use the product for its intended purpose?
3. Did you have reasonable expectations for what the product would do?

Many people who have complaints did not bother to read the instruction book or check to see if the appliance was plugged in.

If you still feel you have a complaint, use these steps to get help.

1. Go to the store where you bought the product. Take the sales slip, price tag, labels, and instructions. Decide before you go what to say. Can you describe what is wrong? What do you want the store to do?

2. Talk to a salesperson in the department where you bought the product. If you don't get satisfaction, ask for the supervisor, manager, or store owner. Do not go during rush hours or at closing time. Be fair, reasonable, and calm, but not timid.

3. If the store refuses to help, or can't help, contact the manufacturer. Some companies have a toll-free number to call or you can write a letter. Your letter should be businesslike and written clearly. Type the letter if you can and keep a copy of it. Write to a specific person in the company such as the consumer service department or the president of the company.

When writing a letter of complaint, use these guidelines.

1. State your name, address and telephone number.
2. Describe the product. Given the brand name, model, serial number, size, color, and date of purchase.
3. Explain the problem and the steps you have taken so far to solve the problem.
4. Suggest what you want the company to do. Do you want a replacement, refund, or repair?
5. Send copies of any important papers. These would be contracts, receipts, or canceled checks. Do not send the originals.
6. If you return the product, send it by registered mail and get a return receipt.
7. If you do not hear from the company in a month, write again.

If you do not hear from the company or are not satisfied with the reply, don't give up. You can do other things.

Find out if you have any local consumer protection agencies. If you do, call them and explain the problem. If there is no local agency, write a letter with the same information to a state or federal agency or group.

The Better Business Bureau may help you if it is in your community. These are offices funded by businesses to help you with your problems. The mayor's office can't tell you if there are local agencies to help you.

Many federal agencies have branch offices in large cities where you can get advice and report questionable business practices or illegal actions. Look these up in the telephone book under United States Government. There are several agencies in the federal government handling different problems. The Federal Trade Commission handles problems with advertising, packaging, and selling along with unfair credit charges and debt-collection practices. The Food and Drug Administration deals with drugs, medicines, cosmetics, false labeling, and dangerous foods. The post office can help you with mail-order problems. Often these agencies have such a backlog of cases that it may take a long time before they can get to yours.

Every state has at least one consumer protection agency. In many states, the attorney general's office handles consumer fraud and consumer protection problems. You will probably find the main office located in the state capital, with area offices located throughout the state. Many large cities have their own consumer protection unit.

As a last resort, you can sue in small-claims court without the help of a lawyer. You can prepare and present your own case. Each state has a limit for which you can sue in small-claims court, usually between $300 and $500. You pay a small filing fee, usually $5 or $10.

How to Complain Effectively Using the 6 Principles of Communication

1. The listener is more likely to respond favorably to your complaint if you approach him in a friendly, non-threatening manner.
2. Briefly state your complaint at or near the beginning of your letter or conversation, and clearly present evidence that justifies your position.
3. Clearly state the corrective steps you believe should be made instead of hoping the listener will make an acceptable offer.
4. To expect courteous behavior you should approach the listener as one who is fair, helpful, and reputable.
5. Point out the other person's strengths and admit your possible mistakes.
6. Make a logical presentation that is fair, honest, and straightforward, and includes the other person's interests.

Student Self-Check

CONSUMER RIGHTS

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. List the 4 steps you should follow when you complain.
2. What are the 6 principles of better communication which you should use when you complain?
3. If you order an item and it doesn't come, to which federal agency would you go?
4. What federal agency would you go to if a product was advertised to do something it didn't do?

Evaluator's Final Checklist

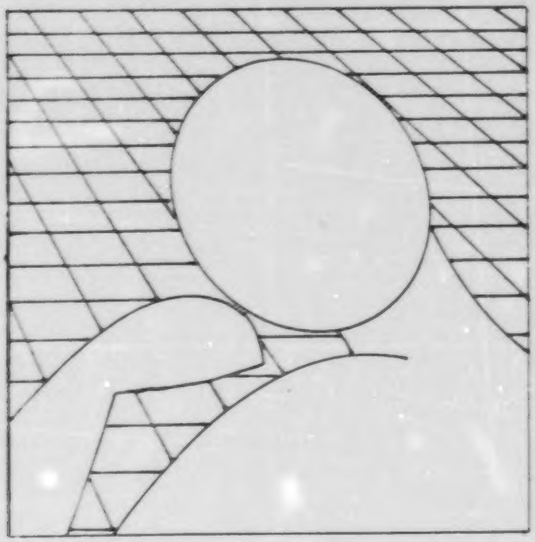
USING CONSUMER PROTECTION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 4 principal steps to be followed in complaining effectively.	( )	( )	( )
2. Wrote an effective letter of complaint.	( )	( )	( )
Used the 6 principles of communication in writing letter.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

COMPLETING INCOME TAX FORMS



INTRODUCTION

Americans who earn money must pay income taxes. In order to get the right amount of money deducted from your pay, you must fill out a form telling how many people you support. At the end of the calendar year you must fill out another form to determine whether you have had the right amount of money deducted during the year, or whether you have over or underpaid your income tax. In this module you will learn to fill out a W-4 form and a 1040A income tax return form correctly.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to complete a W-4 form correctly and to prepare a Form 1040A income tax return.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, COMPLETING INCOME TAX FORMS.

LEARNING ACTIVITIES

1. READ Student Information. EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE, FORM W-4. DISCUSS with 1 or 2 classmates,

   and/or ______________________.

2. READ Student Information, FILING INCOME TAX FORM. DISCUSS in class,

   and/or ______________________.

3. COMPLETE a W-4 form. Supply all personal information requested. All blanks applicable to you as the employee should be answered correctly. PRINT all answers, with the exception of the handwritten signature of your name on the bottom line of the form,

   and/or ____________________.

4. FILL OUT a 1040A form, using personal income form W-2, Internal Revenue Tax forms, and the Federal Income Tax Instruction Booklet. COMPLETE the form as instructed in the Federal Income Tax Instruction Booklet.

5. COMPLETE Student Self-Check, INCOME TAX FORMS.

6. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE, FORM W-4

The federal income tax system operates on a pay as you go basis. An employer usually must withhold, or take out, income tax from each employee's pay in each pay period. One factor used to determine the amount of tax to be withheld is the number of allowances claimed by the employee on Form W-4.

In addition to one allowance for each personal exemption, you also may qualify for the special withholding allowance. This allowance may be claimed if you are a single person with only one employer or a married person who has only one employer and whose spouse is not employed. This special allowance is for withholding purposes only, on Form W-4, and is not related to any exemption, deduction, or tax credit on your return.

Withholding allowances also may be claimed on Form W-4 for certain deductions and credits. The Internal Revenue Service places great emphasis on proper withholding.

Many employees have too much tax withheld, and, as a result, have unnecessary reductions in take-home pay by failing to use the allowances available to them such as the special withholding allowance.

Keep in mind that if you are single and you hold more than one job, you may not claim the same allowances with more than one employer at the same time. Also, if you are married and both you and your spouse are employed, both of you may not claim the same allowances with your employers at the same time.

Each time you begin work with a new employer, you should fill out and file with your employer an Employee's Withholding Allowance Certificate, Form W-4. You should claim the number of allowances to which you are entitled. Your employer will compare the number of allowances you claim on Form W-4 to withholding tables prepared by the Federal Government. Based on your income, your employer will determine how much income tax is to be withheld from each paycheck. The total amount withheld during the year should be close to the total amount you owe the Federal Government for tax.

Student Information

FILING INCOME TAX FORMS

Taxpayers may choose from Form 1040 or Form 1040A. After you send in your first return, the Internal Revenue Service will usually mail you the same form the following year as the one you sent in. Forms come with instructions when mailed by the Internal Revenue Service.

For your first return, or if you did not receive one in the mail, or if you need additonal forms, you can get them at any Internal Revenue Office, at most banks, from your lawyer, from an accountant who does tax work, or at post offices. If you need additonal help in filing your return, your local Internal Revenue Office will help you. There is a toll-free number to call if you have no Internal Revenue Office in your community. For tax returns that are complicated, many people hire a tax service, accountant, or lawyer to assist them with their tax returns. In these cases, you still need to have the information for them to work with in completing your return.

When to File--April 15 of each year is the due date on which most taxpayers must file their returns if they file on the basis of the calendar year, which is January 1 to December 31.

The April 15 date is postponed to the next business day when it falls on a Saturday, Sunday, or legal holiday. Under certain circumstances, you may get permission to file a delayed return. One example of this is when your house burns down and you will not know by the April 15 deadline how much you can deduct as a loss from the fire on your income tax.

If you owe money on your income tax but do not have it at the April 15 deadline, it is better to file the return by the deadline and send the money later. You will have to pay interest for late payment, but the cost will not be as great as the penalties for filing late.

You must mail a return or tax payment in enough time so that it is post marked no later than midnight of its due date.

Where to File--You should send your return to the Internal Revenue Service Center for your region. Use the envelope mailed to you with your forms at the address for your community listed in the instructions. The addresses of all Internal Revenue Service Centers are listed in the instructions with your forms.

If you filed a Form W-4 earlier in the year, and did not claim exemption from withholding, or did so only after you had been working for a period of time, you must file a return to claim a refund of taxes withheld from your pay during that period even if your gross income is less than the minimum required to pay taxes.

You also may have to claim a refund if you are not eligible to claim exemption from withholding because you worked last year and had tax liability on your earnings. In that case your employer would have been required to withhold income tax from your pay even if you expected to have no tax liability for that year.

There is an earned income credit for people whose income is less than a certain amount of money. To qualify, a person must maintain a household in the United States and have one or more children who are either under the age of 19, are full-time students, or who are disabled. A disabled child who is neither under 19 nor a full-time student must be your dependent.

Form 1040 is the standard form for filing income tax returns. There are many supplemental forms for people who are in various kinds of business, such as farm, real estate sales, self-employed, etc. These are completed and the final figures transferred to Form 1040, which is the base form. There is a supplemental sheet for listing deductions, to be used when your deductions are larger than the standard amount the government allows you.

Form 1040 is the short form, used when you take the standard deduction and when your income is from your wages at work as listed on a W-2 form for you.

When the first of the year comes, you may hear people begin to complain about having to do their taxes. This continues until April 15th. The task of completing income tax forms may seem overwhelming to you, but if you keep good records during the year, it should be simple. The instruction booklets that come with the forms explain line by line how to complete a tax return. There is help for questions you might have. Completing a tax return will be as difficult as you make it for yourself.

Student Self-Check

INCOME TAX FORMS

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. What is Form W-4 and how is it used?
2. What is meant by the pay as you go basis on our income tax system?
3. What is Form W-2 and how is it used?
4. If you do not receive a tax form in the mail or will be using a form other than the one sent to you, where can you get the tax forms you need?
5. What is the due date for filing a federal tax return if you are a calendar-year taxpayer?

Evaluator's Final Checklist

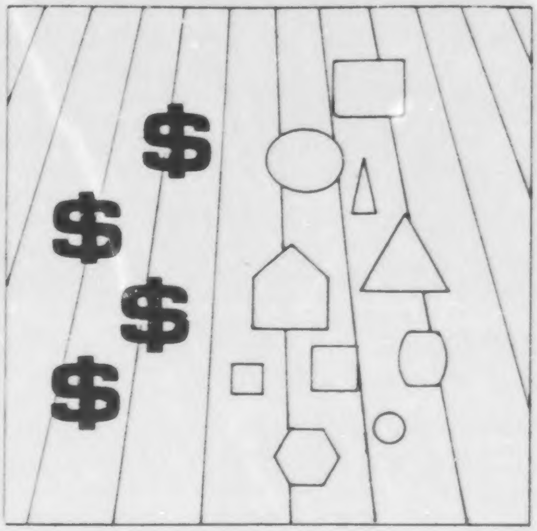
COMPLETING INCOME TAX FORMS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly completed a W-4 form.	( )	( )	( )
2. Correctly prepared a Form 1040A income tax return.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

PURCHASING A HOME



INTRODUCTION

Whether or not to buy a home is one of the biggest and most expensive decisions you will every have to make. You are making a decision that must last for many years--perhaps a lifetime. There are many things you should know before deciding to buy a house. In this module you will learn about house financing terms, how to plan what you will spend for a house, and what closing costs involve.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select financing for a home.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, PURCHASING A HOME.

LEARNING ACTIVIITES

1. READ Student Information, FINANCING A HOME. DISCUSS in class,

   and/or ______________________________.

2. LIST the advantages and disadvantages of buying a home. DEFINE these terms which are necessary to know for understanding home financing.

   Unsecured loan, co-signer, prime rate mortgage, mortgagee, FHA loan, VA loan, open-end mortgage, binder or preliminary contract, survey, closing costs, title, deed, amortization, equity, down payment, foreclose, acquisition, conventional mortgage,

   and/or ______________________________.

3. CALCULATE the amount to be spent for housing using the methods for estimating the ability to pay,

   and/or ______________________________.

4. LISTEN to a real estate agent, lawyer, and/or banker speak to the class about financing a house,

   and/or __________________________.

5. LIST the various loans available and their characteristics. DISCUSS with the class,

   and/or __________________________.

6. COMPLETE Student Self-Check, FINANCING A HOME.

7. VISIT 2 or 3 loan institutions and see what takes place when people apply for and discuss loans,

   and/or __________________________.

8. FIND a classified ad offering a house for sale. As a class project, INVESTIGATE the monthly costs of buying it with 3 different types of loans,

   and/or __________________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

FINANCING A HOME

Owning a home is an investment. Not many people can pay cash for their homes. So they must finance the home in some manner. The most common way people finance their homes is with a mortgage. A **mortgage** is a loan. The house is the security or collateral for the loan. If payments are not made, the lender can **foreclose**. This means the lender can take your house and sell it for the money.

Shopping for a mortgage is important. The purchase price and the finance charges are the 2 major home costs. You need to shop around for the best buy.

There are 3 basic types of mortgage loans. The **conventional** mortgage is an agreement between the lending agency, such as a bank, and the person who borrows the money. These loans are usually for 25 years and are for not more than 70% of the property value. The interest rates go up and down with the economy. The government does not insure this type of mortgage.

An **FHA loan** is given by an independent institution but is insured by the FHA, a government agency. Interest rates are usually a little less than for conventional mortgages. The FHA must approve the loan and house before the loan is made.

VA mortgage loans can only be given to veterans. These are also given by lending institutions and are insured by the government. Their rates are the lowest of the 3 types of mortgages.

There are 2 options that are usually available with a home mortgage--the prepayment privilege and the open-end mortgage.

The **prepayment privilege** means that you can pay all or part of your mortgage before it is due. This could make interest rates lower so that in the end you would be paying less for your mortgage. Sometimes there is a charge from the lending institution for doing this.

The second type of option is an **open-end mortgage clause.** With this option you can borrow up to the amount of the mortgage later on. If you borrow a total amount of $30,000 for 25 years, and pay off $10,000 in 9 years, you can borrow up to $10,000 for home improvements.

Interest paid on mortgages is tax deductible. The more money you make per year, the better this will be for you.

There are several kinds of lending institutions. **Commercial banks** give all 3 kinds of loans. They usually ask for a 25% down payment. **Mutual savings banks** have rates similar to commercial banks but allow a longer pay-back period and require less down payment. They invest most of their money in home mortgages. **Savings and loans associations** have rates similar to rates in commercial banks with smaller down payments. The pay-back period is usually similar to that of the bank. Most loans are conventional. **Life insurance companies** make conventional, FHA, and VA loans. They usually will require larger down payments than commercial banks, but may have lower rates.

You should be familiar with the following terms when considering home financing.

UNSECURED LOAN--Loan without collateral or any kind of security.
CO-SIGNER--Person who signs the loan with you.
PRIME RATE--Rate charges for loans to large, well-established companies.
MORTGAGE--Money borrowed plus the interest paid on a loan to buy a house.
MORTGAGEE--The institution that lends the money.
MORTGAGOR--The person or persons who borrow the money.
FHA LOAN--Federal Housing Association loan. This is a three-party contract involving the borrower, lending firm, and FHA. FHA does not make loans but insures the lender against the borrower's possible default.
VA LOANS--Veterans Administration loan--Costs less than the other types of loans. This is also a three-party contract; given only to veterans.
BINDER OR PRELIMINARY CONTRACT--An agreement to purchase a home at a specific price.
FORECLOSE--If payments are not kept up, the lending institution can take back the property, or their share of the value of it gotten from the sale of the property.
CLOSING COSTS--Before the sale of real estate is final, these fees must be paid for settling legal and financial matters.
TITLE--Rights of ownership and possession of property.
DEED--Legal document by which the title is transferred.
AMORTIZATION--The process by which the mortgage payments reduce the amount of the principle with each payment.
DOWN PAYMENT--A certain amount paid on the loan, usually a percentage of the purchase price.
EQUITY--The amount of money a buyer has invested in the house, or the down payment and the money paid on a mortgage after interest on the loan has been subtracted.
Survey--Measurement of the property that assures the lender of the mortgage that a building is actually sited on the land according to the legal description.
ACQUISITION--Getting something you have not had before.

At the **closing** the home changes hands. Charges involved in the closing are for a **title search** of the property, a **survey** of the property, **recording the deed,** tax stamps on the transaction and adjustment of the utilities. Charges will vary from lender to lender. It is wise to have a lawyer represent you. Since a house is the biggest investment you are likely to make, you should be sure that nothing goes wrong legally and that you have a clear title to the property.

How Much to Spend on Housing

Experts have suggested in the past that you spend one-fourth of your monthly take-home pay on housing. With the cost of renting an apartment in cities often very expensive, it is not always possible to do this. The amount of money you spend on housing is also determined by each person's interests and needs. Some people spend a lot of time at home and would rather spend more money on it. It is wise to make decisions about how much money you want to spend on housing before beginning a search for a home.

There are 3 methods for calculating how much money to spend for housing.

Method 1—This is probably the oldest method. Allow 2½ times your annual income for purchase of a dwelling. For example, if your annual income is $15,000, multiply $15,000 by 2½. The amount that you could spend for housing would be $37,500.

Method 2—Divide your annual income by 60. Limit your monthly housing costs to that amount. For example, if your annual income is $15,000, divide that figure by 60. This makes your monthly cost $250.

Method 3—Keep your monthly housing costs to not more than one week's net income or one-fourth of your monthly net income. For example, one-fourth of a $650 monthly net income is $162.50 in monthly housing costs.

Student Self-Check

FINANCING A HOME

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

Write definitions for these terms.

1. Prime rate
2. Mortgage
3. Foreclose
4. Closing costs
5. Title
6. Deed
7. Amortization
8. Co-signer
9. Down payment
10. Binder

Evaluator's Final Checklist

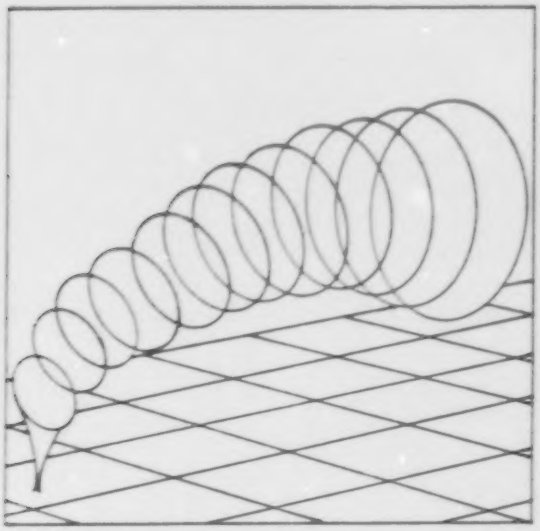
PURCHASING A HOME

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a type of loan and a lending institution in the community for a housing loan that best suited student's situation.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

MAKING ARRANGEMENTS FOR MOVING



INTRODUCTION

Learning how to move in today's society is important. One out of every 5 families moves once a year. If you are an average American, you will move 12 times in your lifetime. People move to change jobs, to be near their families, to move to a place with better schools, to go to a different climate, or just to make a change in location. In this module you will learn about moving and how to make decisions about moving.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to decide whether a family needs to hire professional movers or if it would be better to move themselves and to justify your decision.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evauator's Final Checklist, MAKING ARRANGEMENTS FOR MOVING.

LEARNING ACTIVITIES

1. READ Student Information, PLAN YOUR MOVE. DISCUSS with the members of your class,

   and/or ______________________.

2. COMPLETE Student Self-Check, PLAN YOUR MOVE,

   and/or ______________________.

3. READ Student Information, CASE STUDY. DISCUSS with the members of your class how they had planned ahead to make the move easier,

   and/or ______________________.

4. MAKE an inventory (list) of your belongings in your closet or dresser. WRITE instructions for packing these things as if you were going to move,

   and/or ______________________.

5. READ Student Information, TAXES AND MOVING,

   and/or ______________________.

6. COMPLETE Student Self-Check, TAXES AND MOVING,

   and/or ______________________.

7. LISTEN to a mover speak to your class about deciding when to use a professional mover, costs of moving, and procedures involved in moving,

   and/or ______________________.

8. CONTACT 2 movers recommended by friends or neighbors or listed in the telephone directory. ASK about charges, services provided, payment methods, and references. WORK in groups of 2 or 3 and REPORT your findings to the class,

   and/or ______________________.

9. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

PLAN YOUR MOVE

There are many ways to move. If you have a car or truck and don't have much to move, you and a friend or 2 can handle the moving. If you have more possessions than you can take in 2 or 3 car trips, you might rent a trailer or small truck. You would want to compare costs.

The most expensive and best way to move if you are going any distance and have a lot of furniture is to hire a professional moving company. You can find names or movers in the telephone directory. You can ask friends or neighbors who have moved for names of movers who gave them satisfactory service. There are local moving companies as well as companies that are nationwide in size. It is a good idea to get estimates from several companies before deciding on the one that is best for you.

When talking to movers you will want to find out who is responsible for breakage that happens during the move. Will the company pay for other damages to your belongings or is it your loss? This should be a part of a written agreement or contract that you sign with the moving company. You will want to know the cost of packing if the company does it for you. You may decide you want to do it yourself. Does the company's insurance cover the things you pack? Does your homeowner's policy cover damages?

If you pack yourself, do it well in advance of the move. Have plenty of boxes and sealing tape. You should pack items in newspaper, tissue paper, or towels. Each box should be labeled with the room it should go in and the contents of the box. Items that are breakable should be wrapped separately and marked "fragile" or "breakable." You should have an inventory list of each box and its contents to take with you so that you can check it against the boxes as they are unpacked.

You will need to make arrangements to have utilities turned off at your old residence and turned on at the new one. If you must wait a day or 2 before you can move into your new home, you will need to make arrangements for your family to stay somewhere during this time.

Moving can be a big chore, but it can be exciting, too. The way you plan and carry out the move can make the difference in whether you enjoy it or not.

Student Self-Check

PLAN YOUR MOVE

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. How can belongings be packed to help in finding and organizing items in your new home?
2. What are 2 important responsibilities you have in arranging for a move?
3. Name 3 factors to consider when deciding between hiring professional movers or doing it yourself.

Student Information

CASE STUDY

Moving day! Ellen was excited about the new life ahead and the new friends in her future. At the same time she felt apprehensive about the move--wondering what the new school would be like. She hoped there would be teenagers that would welcome her and show her around, as she had tried to do with newcomers to her school. Ellen had already exchanged her new address with her friends, so letters back and forth would keep her from feeling lonely.

Ellen's parents had thought summer would be the best time to move, but found it more difficult to get a moving date set with the movers, for they were all booked up due to so many others with the same idea. However, after discussing this with Ellen and her sister, Sue, her parents realized it would be better to move earlier, for they would meet new friends in school rather than waiting all summer for school to begin to find friends.

Ellen's mother had had her packing almost from the day they knew about her dad's new job. Books could be sent at the special post office rate instead of adding to the weight in the moving van. She had taken a lot of things to Good Will and Salvation Army instead of moving things she really wouldn't use or need. Change-of-address cards for each member of the family provided by the Post Office had already been filled out and sent to change magazine subscription mailing labels. Since is usually takes 6 to 8 weeks for addresses to be changed, the post office would probably forward most of this mail for awhile.

Mr. and Mrs. Jone had at least 3 moving company representatives come to their house to look at the furniture and give an estimate of how much each company would charge. Now that moving has been deregulated by the government, they knew prices might not be the same. They decided to choose the mover that made the best inspection of their belongings, who maintained an office close to their final destination, and who had satisfactorily served Mr. Jone's business associate. They had the company write down the estimate so they could have the money or cashier's check on hand when they got to their destination because movers will not accept personal checks and won't begin unpacking until they have the money in hand.

Before they left their old house they left a list of information for the new owners: phone numbers for the police, fire department, ambulance, electrician, and plumber; operating information for the furnace and air conditioner; and details concerning the location of the circuit breaker/fuse box, septic tank, underground pipes, and cables. They left a list of the neighbors' names, too.

Ellen watched as the moving people put things into the van and her father checked the final inventory sheet, making sure things were listed correctly and completely. The packed boxes listed their contents and where in the new house they were to be put. Ellen and Sue had helped their mother pack things they would need in the car for their long trip, along with the things they would need as soon as they got into the new location. These included bedroom and bathroom linens, soap, toilet tissue, paper cups, light bulbs, snack food, and some clothes they'd need.

It had been a long drive, but they were finally there. Mr. Jones had seen that the electricity would be on before the movers arrived. The phone would be installed the next day. Ellen and Sue had helped keep track of how much their meals cost on the way, and their mother had listed the motel bills.

Now her mother got out the house plan she had drawn up so she could tell the movers where to put things. Although they wouldn't install the appliances, they would put up the beds and put things in the rooms where they belonged. As things were taken from the van her father checked off each item on his list. Both he and the driver were checking so that if anything was missing or damaged a claim would be made right away.

Ellen and her sister had been part of all the activities and decisions that were made and they were both ready for the adventure of a new home and new friends.

Student Information

TAXES AND MOVING

Based on the 1976 Tax Reform Act, if your move is business or work related, reasonable direct moving expenses are fully deductible and indirect moving expenses are allowable within specified limitations.

Direct Moving Expenses--The cost of moving household goods and personal effects to a new residence is fully deductible. This includes the actual cost of transportation or hauling from your old residence to your new one, the cost of packing and crating, in-transit storage limited to 30 consecutive days, and insurance. The cost of shipping your automobile is deductible, as is the cost of transporting your household pets. The final family trip to the new residence is considered a direct moving expense and is fully deductible. This includes meals and lodging.

Indirect Moving Expenses--Pre-move house hunting trips, temporary quarters, selling and buying your old and new residences, and obtaining settlement on a lease can be deducted to limitations. Liberalized in the new (1976) tax laws, the maximum limit for indirect moving expenses is now $3,000 (previously $2,500), of which no more than $1,500 (previously $1,000) may be for house hunting trips and temporary quarters.

In order to get the full benefit of tax savings when you move, be sure to keep all receipts for ALL spending for the move. Be sure to keep track daily of car mileage, and amounts spent for food and lodging.

Student Self-Check

TAXES AND MOVING

1. List some problems that need to be taken care of before the move takes place.

2. How can you make moving easier for the people moving into the house you are leaving?

3. Will a moving company accept a personal check?

4. List at least 3 moving expenses that can be deducted on your income tax.

Evaluator's Final Checklist

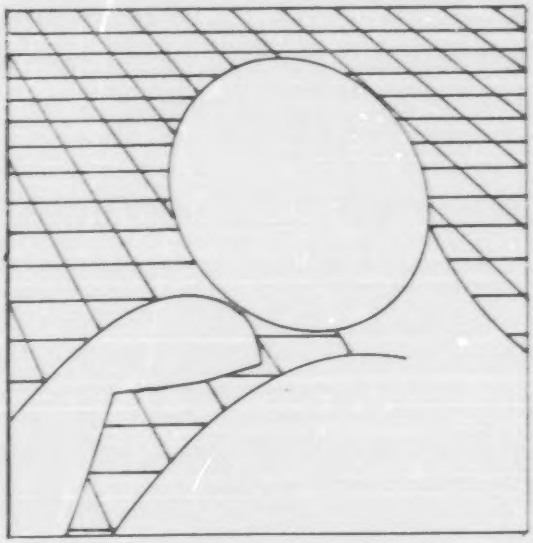
MAKING ARRANGEMENTS FOR MOVING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Decided whether to hire movers or to do it themselves for the families in the case studies based on sound reasons.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

MAKING HOME IMPROVEMENTS



OBJECTIVE

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaulator's Final Chekclist, MAKING HOME IMPROVEMENTS.

INTRODUCTION

Making improvements in a home will add to the value of a house. Knowing how to get a contract for this is also important. In this module you will learn about obtaining a contract for home improvements.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, HOME IMPROVEMENTS. DISCUSS in class,

   and/or ______________________.

2. PRETEND that you are going to add on to your house. DRAW a simple sketch of your home labeling the rooms and including the additon you want. WRITE briefly the reasons for the additions,

   and/or ______________________.

3. COMPLETE Student Self-Check, CONTRACTING HOME IMPROVEMENTS.

4. DECIDE, in a small group of classmates, on one home improvement project from Activity 2. CONTACT 3 contractors. EXPLAIN the home improvement project you have decided on. ASK for an estimate. INTERVIEW the contractors as to cost, time available to work, references, and materials used. On the basis of this information, SELECT one of the contractors. REPORT to the class which contractor you selected as the one for your home improvement project and why,

   and/or ____________________________.

5. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

HOME IMPROVEMENTS

There are many kinds of home improvements. One could be the addition of a room or rooms. Consider what type of addition will go with the style of the existing house. Another kind of home improvement may be for energy conservation. Adding insulation or converting to solar heating are examples of this. One question to ask when considering this is, "When will the system pay for itself?"

Here are some questions to ask to help decide on the kind of home improvement.

1. How much money can you afford to spend on it?
2. What home improvements does your family need and want?
3. Is there someone in the family that is handicapped by the way the house is now? If so, a kind of home improvement that allows the member to function better in the home is important.
4. Is the home improvement one that is really needed or one that could be done without?

After deciding on a home improvement, it is necessary to find a competent contractor to do the work. A contractor does the work that is agreed upon in a written and signed agreement (contract) between the contractor and the person having the work done. The contractor may be able to buy supplies at bulk rate (large amounts at a lower cost per item). It may be cheaper to pay for materials through the contractor. The contractor usually knows more about building than most people.

When choosing a contractor, do some research. Find out whether the contractor has a trade license from the licensing bureau, if your state has one. This license means that the contractor has passed a test proving that he/she is competent in a special area. See if there have been any complaints against this contractor. This can be done through the local Better Business Bureau, if there is one in your community. If there have been complaints, it might be better to stay away from that contractor.

Asking people you know who have had work done by contractors can help you. Find out names of contractors who have done satisfactory work. Often this is the best way to learn who will do the best work for you.

After you have 2 or 3 names of people who can do the work, talk to them. Ask them the following questions: Do you have liability insurance and workman's compensation? Will you show receipts stating that suppliers have been paid? Will you accept a down payment of 25% of the total amount? A down payment is the amount paid to the contractor before the work is started.

Why do you ask [illegible] contractor these questions? You need to know whether to get insurance for the contractor while the work is being done. You need to be sure suppliers have been paid by the contractor and the amount. You need to be sure that the contractor completes the job to your satisfaction, so you pay only a down payment. When the work is completed to your satisfaction, the final payment can be made.

Ask the contractor for at least 3 references. Call these people to inquire about the job the contractor did for them. Did the contractor finish on time? Was the quality of his/her work up to your standards? Did he/she exceed the cost estimate? If it is convenient for the homeowner, go to see the project.

Student Self-Check

CONTRACTING HOME IMPROVEMENTS

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. What are some kinds of home improvements?
2. List 3 factors to be considered before deciding on a home improvement.
3. Why does a person need a contractor?
4. What are 2 ways to find out if a contractor is competent?
5. What 3 questions do you need to ask a contractor before signing a contract?

Evaluator's Final Checklist

MAKING HOME IMPROVEMENTS

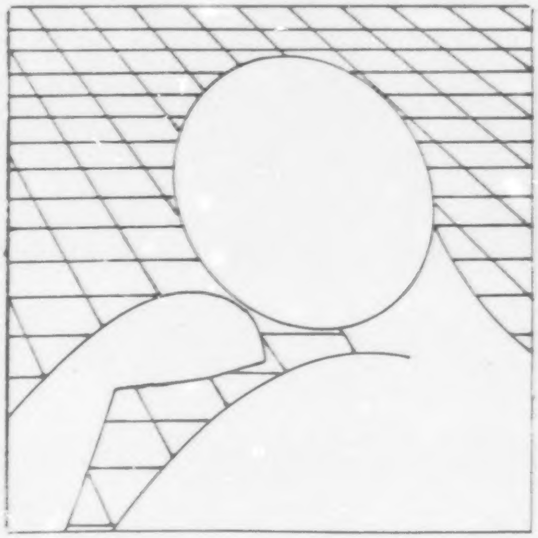
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a contract or contractor best suited to the needs of the situation after comparing contractors.	( )	( )	( )

Module MFE-58

MANAGEMENT AND FAMILY ECONOMICS

PLANNING FOR FAMILY TRANSPORTATION



INTRODUCTION

Transportation is a real problem in our country. Sometimes it seems easier to get to the moon than to get home from work in rush-hour traffic. It seems that everyone wants to drive to and from work or other places rather than take public transportation such as buses, trains, or subways. Public transportation is not as convenient because it can't take you right to your door. With the problems of pollution, gas shortages, and inflation, it is necessary for each person in our country to plan for transportation needs very carefully. In this module you will learn to plan your transportation needs by comparing what is available in terms of cost, convenience, schedule, and other factors.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to develop a transportation schedule for a family that is the best available with regard to economy, convenience, schedule, and other factors.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, PLANNING FOR FAMILY TRANSPORTATION.

LEARNING ACTIVITIES

1. READ Student Information, PLANNING TRANSPORTATION. LIST in class as many locally available forms of transportation as possible,

   and/or ______________________.

2. GIVE 2 advantages and 2 disadvantages for each local type of transportion. DISCUSS in class how our current energy problems and pollution problems affect transportation,

   and/or ______________________________.

3. DEBATE in class with a classmate the difference between the car as a status symbol and as a type of transportation,

   and/or ______________________________.

4. COLLECT ads that try to sell cars to people. DISCUSS in class how to analyze them. MAKE a collage of the ads and DISPLAY them in the classroom,

   and/or ______________________________.

5. INTERIVIEW 5 people to see what kinds of transportation they use and why. COMPILE the results and SHARE them with the rest of the class,

   and/or ______________________________.

6. COMPLETE Student Self-Check, PLANNING TRANSPORTATION.

7. LIST the kinds of transportation you would need for the places you need to go. DECIDE what impact each kind would have on you, your family, and community. MAKE a schedule for one week of the transportation you would use taking into consideration the costs; impact on you, family, and community; convenience; schedule; etc. SHARE with the class,

   and/or ______________________________

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

PLANNING TRANSPORTATION

The average family spends a large part of their income on transportation. Sometimes this is second only to the money spent for food. With this factor and with our current problems with pollution, energy, and inflation, it is necessary for the family to look carefully at alternate forms of transporation. Consider these questions when planning for transportation.

1. Is public or mass transporation available?
2. What places do members of the family need to go on a regular basis? (This includes school, work, church, meetings, etc.)
3. What other activities does the family go to on an irregular basis? (This includes recreational activities, special meetings, medical trips, etc.)
4. Does the family use a car because of convenience?
5. Does the family wage earner need a car for work and for getting to and from work?
6. How do different forms of transportation compare?

Public transportation is usually cheaper for going to and from work. Trains, buses, or subways are forms of public or mass transportation. Carpools of 3 or 4 people riding together may be economical and are also convenient because a car can take you to your doorstep.

There are many ways in which car owners can cut down on transportation costs.

1. Keep a car in good running condition.
2. Practice economical driving habits.

3. Plan family trips to use the car as little as possible by combining trips to different places by family members. For example, if 3 members of the family need to go to 3 different places, they can plan to go at the same time in one car. Some of the members may need to wait a few minutes for the others, but the savings may be worth it.

4. Use public transportation when available.

5. Refuse to make unnecessary trips.

6. Arrange to do as many errands as possible while the car is warmed up.

7. Use car pools where possible.

There are many other techniques for cutting down on transportation costs. You can find these in pamphlets published by the government and in literature published by car companies and gas companies.

Mass transportation uses less space than the automobile. Costs of public transportation have risen with inflation and gas and material shorages, but so have the costs of operating a car. Besides the problems of using up space and polluting the air, scarce resources are used to make cars and keep them going. Smaller cars ~~and~~ are being built to use less gas. Other types of cars are being built such as electric cars that do not need gas and do not pollute the atmosphere nearly as much as gas-powered engines.

Public transportation has problems, too. It is not adequate for the people who need it. Many elderly people and low-income people depend on public transportation as their only method of travel. Public transportation cannot keep up with the demand.

While we all like to have convenient transportation, we may all be faced with the need to make sacrifices and to use less convenient transportation methods in order to be able to travel at all.

Methods of Transportation

When looking at methods or forms of transporation in your community that you might use, consider these factors.

1. Cost, including the initial cost, of a car, operating cost to you, and cost of financing
2. Maintenance costs
3. Type of energy used, such as human (bike or walking), and non-human (car, bus, train, subway, taxi)
4. How many people can use this type of transportation at one time?
5. Does this method of transportation pollute?
6. Is it convenient?
7. Is it comfortale to ride?
8. Is there a limitation as to where you can go and how long it takes?
9. Can you use it in all kinds of weather?
10. How is it stored?
11. If there is a strike, can it be used?

Often we are influenced by advertising to want the biggest and fastest cars that are made. How does advertising affect you? Do you want the fanciest sports car? What would it cost? Look at some car ads. How can you tell when they are giving you facts and when they are trying to influence you? Do they try to sell you a car by making you think having the car will make you more attractive to members of the opposite sex? Or do they try to make you think having a car will be a status symbol for you?

Student Self-Check

PLANNING TRANSPORTATION

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. List 4 ways to cut down on transportation costs when driving a car.
2. Name 2 advantages of mass transportation and 2 advantages of a car.
3. Name 2 disadvantages of each.
4. Name 4 questions to ask when considering forms of transportation.

Evaluator's Final Checklist

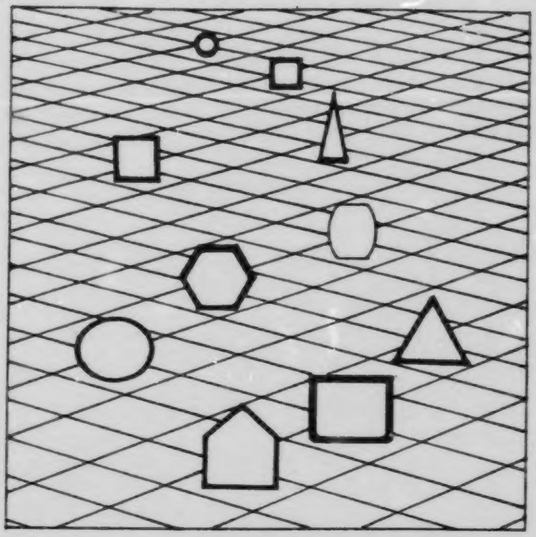
PLANNING FOR FAMILY TRANSPORTATION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Developed a transportation schedule for a family in a case study that uses the best available transportation in terms of economy, convenience, scheduling, environmental factors, etc.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

SELECTING TRANSPORTATION



INTRODUCTION

Since automobiles are considered necessary by many people and are very expensive, people often find themselves with too much car for their income. Wise management of your money might determine whether you keep the car you have, rent or lease one, decide for or against a second car, or decide against owning a car. Deciding how much, if any, to set aside for automobile expenses involves careful examination of your values and goals, income, and expenses. In this module you will learn how to select a motor vehicle and also how to arrange financing for a motor vehicle.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select a motor vehicle to meet the needs of a given situation and select financing for the vehicle you have chosen.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SELECTING TRANSPORTATION.

LEARNING ACTIVITIES

1. READ Student Information, SELECTING A MOTOR VEHICLE,

   and/or____________________________.

2. DETERMINE your transportation needs and WRITE them on paper,

   and/or____________________________.

3. RESEARCH the cost, features, availability, and operating costs of several motor vehicles. READ newspaper ads, VISIT car dealers, READ consumer information journals, and PUT your findings in chart form,

   and/or____________________________.

4. SELECT a motor vehicle from your findings in Activity 3 to meet your needs,

   and/or ______________________.

5. COMPLETE Student Self-Check, SELECTING A MOTOR VEHICLE.

6. READ Student Information, FINANCING A MOTOR VEHICLE,

   and/or ______________________.

7. DETERMINE financial sources available to you such as bank, car dealers, credit union, consumer finance company, life insurance company, personal loan, etc.,

   and/or ______________________.

8. DISCUSS in small groups the advantages and disadvantages of each of these financial sources. COMPARE the following information on each source.
   a. Amount of loan
   b. Number of payments
   c. Finance charge
   d. Annual percentage rate
   e. Date agreement begins
   f. Insurance charges
   g. Due dates and amounts of payments
   h. Late payment charges
   i. Collateral held by lender,

   and/or ______________________.

9. DECIDE what source of financing to use,

   and/or ______________________.

10. COMPLETE a sample copy of a credit contract for financing a car,

    and/or ______________________.

11. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SELECTING A MOTOR VEHICLE

Mobility seems to be part of our national lifestyle. With all our energy problems, pollution problems, and inflation, we seem to want to have our own wheels. The cost of operating a car or other vehicle is high. The cost of buying a vehicle is high.

In view of all these problems, we need to choose transportation that produces less pollution and uses less energy. How much should you spend on a car? If you can pay cash for a car, you cut down on interest costs. A car and its costs should fit comfortably into your total spending plan.

To help you decide how much to spend on a car or other vehicle, first add up your current monthly income after taxes and deduct your current monthly expenses. This includes rent, utilities, and installment payments. If you are buying a car on credit, it is wise to have a down payment and a monthly savings toward this goal as part of your fixed expenses total.

Next, deduct all of your current flexible expenses such as food, clothing, recreation, etc. How much money do you have left to put toward a car? Once this is established, you can see if it covers the cost of the car that you want. Flexible expenses are dependent on how much driving is done. They include things such as gas, oil, tires, antifreeze, lubrication, washing, inspection, and service costs.

In addition to these costs, you may find other expenses such as parking, tools needed for certain repairs, and possibly peridodic waxing.

The largest expense one will encounter in a motor vehicle is **depreciation.** Most people either sell or trade their cars while they still have a monetary value. Therefore, they recover some of their original investment. The depreciation cost is the difference between what one pays for a new car and the price it sells for later. For example, if a car was bought for $5,540 and sold 3 years later for $2,750, it has cost $2,790 in depreciation. Depreciation occurs the minute a car has been driven off the lot. It continues to depreciate from this point on. A "blue book" is prepared periodically to indicate the monetary value of a car. This book can be found at all dealerships and most savings and loans institutions.

After examining your monthly income, ask yourself if your estimated total monthly car expenses are about the same as the amount of money you have to spend. If they are higher, there are several things you can do.

1. Choose a less expensive vehicle.
2. Do away with interest charges by paying cash.
3. Make a larger down payment to lower your payments.
4. Extend your payments over a longer period of time to reduce the amount of monthly payments. Remember that you will also be raising the total of interest you pay.

If you find these alternatives are unsatisfactory you might want to look at other living expenses to see if you can cut down on them.

After deciding on the amount of money you can spend for transportation, consider your needs. Will you use the car for local driving, driving to work, for long trips, or just for pleasure? An older car will need more frequent repairs. You would not want one of these for long trips or for driving long distances to work.

The best car for you is your own choice. Sometimes a used luxury car has been better cared for than a low-cost car. However, it will cost more to operate and repair. A middle-aged used car will give fairly low-cost transportation, if selected carefully.

What size car should you pick? You should have this in mind before you go to see a car dealer. When shopping for a used car, ask a friend who is a mechanic to go with you, or take it to a mechanic. Let the mechanic check out the car for you.

Smaller cars are going to be better gas users than large cars. They are easier to handle and cost less to run and repair. They may be somewhat crowded and less smooth to ride in. Larger cars are more costly to operate and use more gas. They are more comfortable for riding.

Read as much information as you can about new and used cars before deciding what kind of car you want. Consumer information magazines rate new and used cars periodically. People you know who have bought cars recently are good sources of information. Newspaper ads will give information about prices and what is available.

FINANCING A MOTOR VEHICLE

Before deciding on the car you want to buy, it is a good idea to shop around for credit and insurance. Costs vary widely on both of these items. If you are a wise shopper you can save substantially on these.

Once you have made the decision to purchase a particular car, how will you pay for it? Whether you pay for it using cash or credit there is a certain amount of preparation that must be taken care of before you go to the dealer.

The least expensive method of purchasing a car is to use cash to pay the difference between the trade in, if you have one, and the price of the car. The interest that you lose by taking the money out of the bank versus the interest that you pay when using credit is much less. By paying cash you have use of future income and are free of the monthly payments.

Even if you have the cash to buy a car you might still prefer to use credit. There are 2 major types of credit available for car purchases. A single payment loan is repaid all at once at a specified time. This particular type of loan carries a lower interest rate but is very difficult to get. If you are paid on commission or receive one lump sum of money you might consider this type of payment.

An installment loan is repaid in equal monthly installments over a set period of time. An installment sales contract is an installment loan, but is obtained through the dealer rather than the lending institution.

One condition for getting a loan is that the creditor may require that he/she keep the car title as collateral or security for the loan. This means that the financial institution owns the car until it is paid off. If you should default in your payments, the car may be repossessed by the lending institution.

Most people decide to buy their cars through monthly installments. The cost of borrowing money varies from lending institution to lending institution. By shopping around before deciding on an institution, you can borrow from the source that offers the lowest interest rates with the most favorable terms.

Commercial banks offer both types of loans--single payment and installment. A down payment is usually required and they do use the car as collateral. If you would have a substantial amount of money in the bank in the form of a savings account, the bank will offer passbook loans. In this particular case, your savings will be used as the security. You are then in a sense borrowing from yourself and paying for it at a lower rate than a regular bank loan. Your savings account will remain intact and also will be collecting interest.

Consumer finance companies offer customers personal installment cash loans, often to people who do not have established credit ratings. Since this type of person represents a higher risk, and they do make a higher number of small loans, their interest rates are also higher. Here again, the car is used for security.

Credit unions make unsecured loans to their members and also secured loans that amount to over $2,500. Usually collateral is required for a loan. Since they are a cooperative, non-profit organization that depends on volunteers for their governing boards, they can afford to offer their members lower interest rates.

Dealers may also offer their own credit arrangements to the buyer or they can sell the installment contract to the bank or finance company and receive a commission. If the dealer finances the car himself, the interest rates are governed by those regulating the state's installment sales laws.

The cost of credit varies with the source of the loan and it also varies among different agencies of the same type. It is wise for the customer to inquire extensively from many sources before making a decision. The Truth in Lending Act has made it easier for the consumer to shop around for credit. This requires that certain information about the loan be disclosed in writing before you sign the contract. The 2 most important requirements are that the finance charge must be stated both in terms of the dollar amount and as an annual percentage.

Before signing any contract be sure that all of the spaces are filled in. Read it carefully and be sure that you understand all aspects of the terms. If for some reason you are unable to make a payment, call your creditor and make other arrangements. He/she will understand that sometimes these situations can not be helped.

Student Self-Check

SELECTING A MOTOR VEHICLE

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. How do you determine what part of your income you can afford to spend on a motor vehicle?

2. Explain depreciation in relationship to an automobile.

3. Define single-payment and installment loans.

Evaluator's Final Checklist

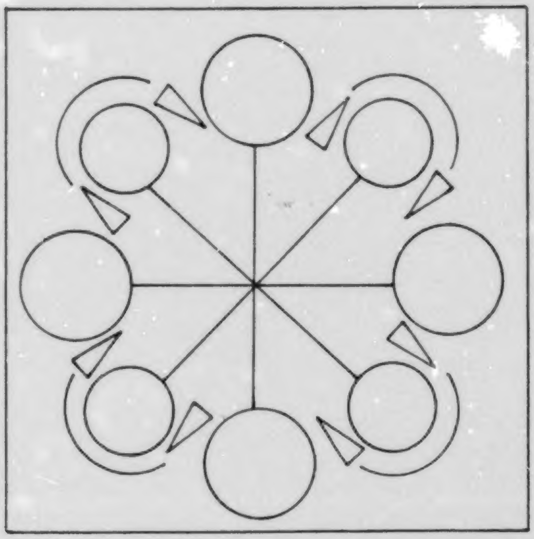
SELECTING TRANSPORTATON

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a vehicle for the needs in the situation.	( )	( )	( )
2. Selected appropriate financing for the vehicle.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

CARING FOR A VEHICLE



INTRODUCTION

Proper care and maintenance of a vehicle will extend its life expectancy. Not caring properly for a vehicle may cause more expensive repair bills, higher gas mileage, a shorter life, and perhaps a serious accident. In this module you will learn about the proper care and maintenance for a vehicle.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, Or read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to determine preventive measures recommended to maintain a vehicle and to properly clean and wax the interior and exterior of a vehicle.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, CARING FOR A VEHICLE.

LEARNING ACTIVITIES

1. BRING a vehicle owner's manual to class. READ the manual, looking especially at the section on maintenance,

   and/or ______________________.

2. COMPARE with other students in the class the differences and similarities in suggested maintenance in the vehicle owner's manuals,

   and/or ______________________.

3. READ Student Information, IMPORTANCE OF RECORDING,

   and/or ______________________.

4. LIST the maintenance steps that are suggested by your vehicle,

   and/or ______________________.

5. COMPLETE Student Self-Check, MAINTAINING A VEHICLE.

6. READ Student Information, STEPS IN VEHICLE CARE.

7. READ about vacuum cleaners and attachments in **Home Management Is...**, pages 38-40, or in another reference provided by your instructor,

   and/or ______________________________.

8. DISCUSS in a small group of students the attachments to the vacuum cleaner needed to clean the vehicle. WRITE one summary from your group on your discussion,

   and/or ______________________________.

9. VACUUM the vehicle provided according to the procedures listed in Student Information, STEPS IN VEHICLE CARE,

   and/or ______________________________.

10. DISCUSS as a class the supplies needed for each step in washing the vehicle. READ instructions on cleaners for use,

    and/or ______________________________.

11. WASH the vehicle provided according to the procedure listed in Student Information, STEPS IN VEHICLE CARE,

    and/or ______________________________.

12. READ instructions for waxing the vehicle on the container of wax. DISCUSS in class,

    and/or ______________________________.

13. WAX the vehicle provided according to the procedure listed in Student Information, STEPS IN VEHICLE CARE,

    and/or ______________________________.

14. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

IMPORTANCE OF RECORDING

You should have a general idea of the kinds of maintenance you should provide for your vehicle. Keeping track of the information will help you to remember when cleaning and/or checking should be done. Making a chart of the parts or systems of the vehicle, the preventive measures to be taken, and when they should be done will help you.

Student Self-Check

MAINTAINING A VEHICLE

Directions: Complete the maintenance chart below using your owner's manual.

PREVENTIVE MAINTENANCE CHART

SYSTEM OR PART	PREVENTIVE MAINTENANCE STEPS	When
Transmission		
Battery		
Brakes		
Radiator		
Fuel Filter		
Tires		
Chassis Lubrication		
Fan Belt		
Wheels		
Other		

Student Information

STEPS IN VEHICLE CARE

Vacuuming a Vehicle

1. Select vacuum cleaner and attachments.
2. Remove large pieces of trash and debris from vehicle.
3. Remove floor mats.
4. Vacuum floor, seat fronts and backs, headrests, armrests, doors, dash, and ashtrays in vehicle.
5. Replace floor mats.

Washing a Vehicle

1. Place the vehicle in a shady location.
2. Make warm soapy suds in a bucket or pail.
3. Rinse the surface dirt from the vehicle.
4. Wash the vehicle and rinse it using a water hose.
5. Clean the vinyl top if car has one, and the door guards.
6. Clean the tires.
7. Rewash areas that are not clean. Rinse the vehicle.
8. Dry the vehicle.
9. Clean the windows, inside and out.

Waxing a Vehicle

1. Leave the vehicle in a shady location.
2. Read the instructions on the wax container.
3. Allow the wax to dry.
4. Remove the excess wax with a clean, soft cloth and buff the car to a shine.

Evaluator's Final Checklist

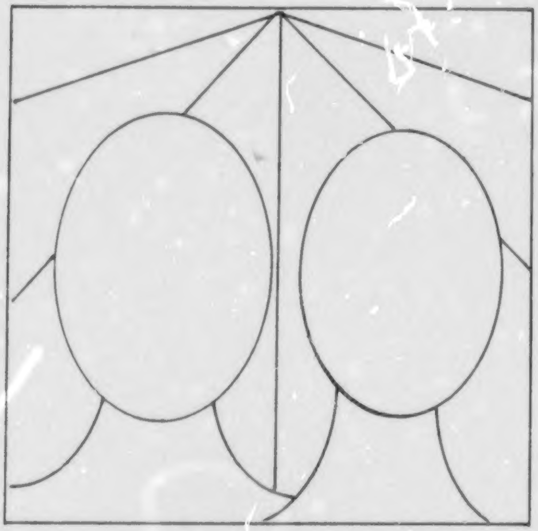
CARING FOR A VEHICLE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Completed the chart according to the owner's manual for student's vehicle.	( )	( )	( )
2. Vacuumed the vehicle so there was not visible dust or dirt on the interior of the vehicle.	( )	( )	( )
3. Washed the vehicle so there were no soap streaks, water streaks, or visible dirt on any part of the exterior of the vehicle.	( )	( )	( )
4. Waxed the vehicle so the exterior had an even, glossy shine without streaks and visible wax.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

TEACHING A FAMILY MEMBER TO DRIVE



INTRODUCTION

In some families the homemaker finds it necessary to teach someone in the family to drive a car. Learning to drive is a matter of learning techniques and knowledge and then developing the skill. Often the homemaker must brush up on his/her own knowledge and techniques before teaching another person. In this module you will learn how to teach someone in your family how to drive a car.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to plan the procedure to follow in teaching a family member to drive.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evauator's Final Checklist, TEACHING A FAMILY MEMBER TO DRIVE.

LEARNING ACTIVITIES

1. READ Student Information, TEACHING A FAMILY MEMBER TO DRIVE,

   and/or ______________________.

2. ASK friends and neighbors who have taught family members to drive the procedure followed and other advice about teaching a member of the family to drive. SHARE with other class members,

   and/or ______________________.

3. LISTEN to someone from the local state police talk to the class about the procedure to follow in teaching a family member to drive,

   and/or ______________________.

4. COMPLETE Student Self-Check, TEACHING A FAMILY MEMBER TO DRIVE.

5. WRITE the procedure you would follow in teaching a family member to drive. COMPARE your procedure with procedures of your classmates,

   and/or ______________________________.

6. ROLE PLAY with a classmate how you would teach a family member to drive. ASK the rest of the class to tell you if you showed patience in teaching, and used the proper procedure and the correct driving technique,

   and/or ______________________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

TEACHING A FAMILY MEMBER TO DRIVE

Many schools or agencies offer driver training courses. When these courses are worthwhile and taught by reliable well-trained instructors, they are the best solution. When these courses are not available, then someone else teaches the person to drive. In many cases these are members of the family--mother or father.

Teaching a member of your family to drive is a big task. You are teaching knowledge and skill that will be used to control a machine. The way the machine is controlled can lead to accidents and death or it can lead to usefulness and pleasure. Teaching someone to drive a car is a big responsibility so it is important that you do it properly.

When you are teaching a person in your family to drive, it is easy to lose patience. We expect the person to remember all the techniques and we become irritated when they forget. When you drive you must remember many things at once. Until you become skilled at driving, it is difficult to remember everything. It is especially important that you are patient and understanding when you teach someone in your family to drive.

It may be helpful to talk to others about the techniques they used or the mistakes they made in teaching driving. The local high school driving teacher and local state police office may give you information.

You should plan carefully the procedure you would use to teach driving. States vary in licensing procedures. Check first the requirements of the agency that handles licensing in your state--state police, highway patrol, or other licensing agency. Do they require a written test before issuing a learner's permit? Or must a learner's permit be obtained first? Or does your state have another system?

After learning your licensing requirements and getting recommendations from others, plan the step by step procedure you would use in teaching a family member to drive.

1. Discuss with the family member what you will be doing, what you expect, and what she/he expects of you. Lay the ground rules agreed upon by both of you as to how to handle frustrations, disagreements, and short tempers when they happen. Will you both back away until cooled off, talk it out calmly, or use another method?

2. Learn the procedure expected in your state. Read the licensing handbook and apply for the learner's permit if indicated. Help the family member learn the information in the handbook. At the appropriate time take the written test.

3. Discuss places to practice driving. Check with an insurance agent about insurance coverage. Is the family member automatically covered, or must he/she be added to the policy? Discuss any increased costs of insurance with the family member.

4. Help the family member learn driving techniques such as hand signals, and car controls. Let the family member practice these until they feel comfortable using them. In addition, help the person practice getting in the car and adjusting the seat, mirrors, seatbelts, etc. Practice braking, steering, and controlling lights, wipers, etc.

5. Demonstrate the driving skills and techniques. Then allow the person to practice driving, keeping in mind how to handle problems.

6. When the family member has practiced enough to develop skill in driving, accompany the person to the proper place to take the test.

Student Self-Check

TEACHING A FAMILY MEMBER TO DRIVE

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. Why is teaching someone to drive a big responsibility?

2. What characteristics is it important to have when teaching someone to drive?

3. List 6 steps you would include in a plan for teaching a family member to drive.

Evaluator's Final Checklist

TEACHING A FAMILY MEMBER TO DRIVE

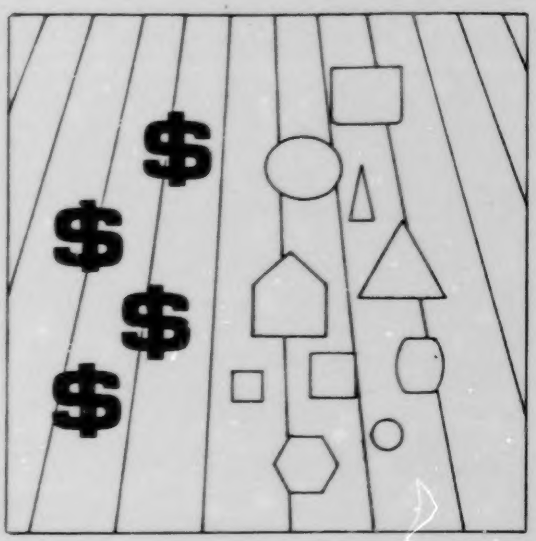
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Planned a logical procedure for teaching a family member to drive.	( )	( )	( )
2. Taught driving information or skill to a classmate.	( )	( )	( )
Classmate was able to demonstrate that information or skill was learned.	( )	( )	( )

Module MFE-62

MANAGEMENT AND FAMILY ECONOMICS

BUYING HOMEOWNER'S INSURANCE



OBJECTIVE

When you finish this module, you will be able to select a homeowner's policy to meet the needs of a family in a case study.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, BUYING HOMEOWNER'S INSURANCE.

INTRODUCTION

Your home is a very important piece of property. Is is also a liability risk. Damaged roofs due to a snowstorm or a ruined interior due to fire are common examples of property losses. Also, legal suits involving accidents in the home and/or on private property could mean a large financial loss. Homeowner's insurance can help with all of these problems. In this module you will learn how to select homeowner's insurance.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, HOMEOWNER'S INSURANCE. LOOK UP any words you do not know in a dictionary,

   and/or ______________________________.

2. LIST 10 things in your home which your family would want to protect from loss. (Example: antique chair),

   and/or ______________________________.

3. WRITE a short story about a possible liability case that might have happened at your house. TELL the class about it,

   and/or ______________________________.

4. COMPLETE Student Self-Check, HOMEOWNER'S INSURANCE.

5. READ a copy of an insurance policy. IDENTIFY each of the parts found in the policy,

   and/or __________________________.

6. LISTEN to an insurance salesman talk to the class about homeowner's insurance and the current costs involved in insuring a home,

   and/or __________________________.

7. COMPARE 2 or 3 homeowner's policies. DECIDE which one would meet your family's current needs. REVIEW your choice with your teacher,

   and/or __________________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

HOMEOWNER'S INSURANCE

Many adults own property in the form of housing, furniture, and personal belongings. For those who own their home, there is the possible loss of the physical structure--the walls, floors, ceilings, etc., from such things as fire and flood. For both homeowners and renters, there is the possible loss of the items inside the house or dwelling such as clothes and furniture.

Usually the home and the things inside the home represent a large part of the person's belongings. For the person who loses these things, it would be a large financial burden to replace them. Homeowner's insurance can help protect the person against this loss.

A second type of insurance which the homeowner needs is liability insurance. One reason for this is that someone may get hurt on your property and expect you to pay for the medical expenses. Another reason for liability insurance is that you may hurt another person and then be expected to pay the bills.

For most people, the best way to handle the risks of loss and liability to their homes and property is through homeowner's insurance.

The basic homeowner's policy has 5 parts; a basic fire contract, property coverage, medical payments coverage, personal liability coverage, and optional coverages.

The first page of the policy is the **declaration page.** It tells the basic facts of the policy agreement such as who is insured, how much insurance is in effect, where and when the policy is effective, what property is involved, and what losses are covered.

The declaration page will also tell you if there is a deductible to pay. A deductible is the part of each loss that you must pay before the insurance company takes over. The last item on the declaration page is the basic insuring agreement. This is a statement of the contract between you and the insurance company.

Basic Fire Contract--This part of the policy states in detail the conditions of the contract and specific duties of the insurance company and the policyholder (the person buying the insurance.)

Property Coverage--The type of coverage you will have depends upon the type of policy which you choose. There are 4 things to think about when selecting a policy.

1. Replacement of personal belongings such as clothes, furniture, and valuable jewelry.

2. Additional living expenses which are necessary because of the loss of your home. Will the policy pay for the expense of staying in a motel or apartment and eating all meals away from home?
3. Replacement of your home. The home is insured according to the amount of money it is worth. It would not be as expensive to insure a $40,000 house as it would be to insure a $100,000 house. But if you want the insurance company to replace your home if you lose it, you must insure at least 80% of the value of your home. This 80% clause is usually called the **coinsurance clause.** It is important to update your policy frequently to keep up with inflation and the increasing value of your home. Many companies have policies with automatic increases to keep up with inflation.
4. Deductible--The amount you would have to pay for a deductible should be considered when you are selecting a policy.

Medical Payments--The main purpose of this part of the insurance agreement is to cover the medical bills of someone who is hurt on your property. For instance, if a neighbor trips on your child's skateboard and breaks a leg, he/she would expect you to pay the medical bills.

Personal Liability--This part of the policy covers the risks of your harming someone. If you are slicing something with a knife and accidentally cut the finger of a friend with you, the policy would pay for the medical attention that your friend would need.

Endorsement--Endorsements make the policy more flexible. They can also make the policy better meet your personal needs. An example of this would be an antique chair that has been in your family for 100 years. You would list and insure this separately through an endorsement.

When selecting a policy, you will want to compare features offered by each policy or company and the prices of each. Then choose the one that best meets your needs in the price range that you can afford.

Student Self-Check

HOMEOWNER'S INSURANCE

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. List 2 things people are trying to protect themselves from when they buy homeowner's insurance.

2. List 8 things found on a declaration page.

3. List 5 parts of an insurance policy and tell what each contains.

Evaluator's Final Checklist

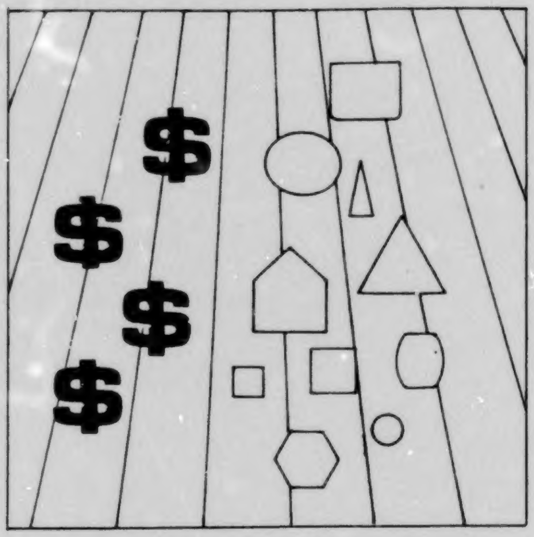
BUYING HOMEOWNER'S INSURANCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Compared policies and companies available.	( )	( )	( )
Selected the policy that best meets needs of family in case study.	( )	( )	( )
2. Selected from a company offering most reasonable price for insurance benefits.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

BUYING HEALTH INSURANCE



INTRODUCTION

Health insurance should be a part of the protection program for all families. It helps you plan ahead for the unexpected and sometimes heavy costs of illness and injury. Your health is the most important thing you have. By spending money on health insurance, you are investing in your family's happiness and security. In this module you will learn how to determine your family's health insurance needs, the different kinds of health insurance plans, and how to complete a health insurance form.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select health insurance to meet the needs of a family.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evauator's Final Checklist, BUYING HEALTH INSURANCE.

LEARNING ACTIVITIES

1. READ Student Information, HEALTH INSURANCE. DISCUSS in class,

   and/or ______________________________.

2. COMPLETE Student Self-Check, HEALTH INSURANCE.

3. COMPLETE the questions in CASE STUDIES: VARIETIES OF HEALTH INSURANCE, Student Information,

   and/or ______________________________.

4. COMPLETE Student Information, SAMPLE APPLICATION FOR HEALTH INSURANCE,

   and/or ______________________________.

5. COMPLETE the SAMPLE MEDICAL HISTORY FORM FOR HEALTH INSURANCE in Student Information,

   and/or ____________________________.

6. HEAR an insurance agent discuss health insurance with the class,

   and/or ____________________________.

7. COMPARE sample health insurance policies for price and coverage. SELECT the one that would best fit your present needs for health insurance. REVIEW the findings with your instructor,

   and/or ____________________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

HEALTH INSURANCE

People buy health insurance to pay for the hospital, surgery, and medicine in case of illness or accident. Unexpected or long illnesses can run into thousands or even hundreds of thousands of dollars. Health insurance can also pay money if the wage-earner loses a salary because of sickness or injury. Some insurance pays a percentage of routine visits to the doctor and medicine taken regularly. The cost of health insurance is determined by the coverage you want, how much coverage you want, and information about you and your family.

Many companies have group insurance with lower rates than individual policies. Check to see if your job or your parents' jobs have a health plan. Then determine how adequate the coverage is. Health insurance can be bought as an individual plan or as a group plan for the family. Talk with professional insurance agents to help you determine your needs. Get the most protection you can for the least cost. Some people are afraid to ask questions of an insurance agent because they think they will sound stupid. A good agent will take the time to listen and answer your questions.

Varieties of Health Insurance

1. Hospital Expense--Pays for hospital care. A certain amount is allowed for each day in the hospital up to a certain number of days. It also pays for medication, x-rays, and operating room costs.

2. Surgical Expense--Gives money for surgery with the amount depending on the kind of surgery needed.

3. Physician's Expense--Pays toward the expense of visits by doctors at hospitals or at home. It may include office visits.

4. Major Medical--Gives protection against major cost of serious injury or long-term illness. Covers almost everything, including nursing care.

5. Disability Income--Provides cash income in case the wage earner loses his regular salary because of sickness or injury.

Student Self-Check

HEALTH INSURANCE

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. Why do people buy health insurance?

2. List the 5 varieties of health insurance and describe each.

3. How is the cost of health insurance determined?

Student Information

CASE STUDIES: VARIETIES OF HEALTH INSURANCE

On a separate sheet of paper tell the kind of health insurance needed for each situation.

1. Bob has to have a gall bladder operation.

2. Steve, the family breadwinner, will be unable to work for 6 months because of his serious accident. His insurance will provide him with a salary until he is able to return to work.

3. John falls from a ladder while repairing the roof on his house. X-rays are needed. The hospital costs are $95 per day and he must stay in the hospital one week.

4. Marie wants a policy that will take care of most of the costs in case she would have a serious accident and be unable to work for a long time.

5. Even though Maria's grandmother is getting out of the hospital, she still requires weekly visits from her doctor to her home.

SAMPLE APPLICATION FOR HEALTH INSURANCE

Using the following information, fill in the application form.

John A. Martin just turned 31 on his birthday. He jogs daily and has no trouble maintaining his weight at 145 pounds, which is just right for 5'8". He is employed by the Marshall County Board of Education in Jeanstown. His wife stays home with their 2 healthy daughters, Tara and Tesa. Mr. Martin was admitted to the county hospital 4 years ago for a gall bladder operation.

SAMPLE APPLICATION FOR HEALTH INSURANCE

NAME ______________________________
Last First Middle

ADDRESS ______________________________

PHONE ______________ SOCIAL SECURITY # ______________

PRESENT EMPLOYMENT ______________________________

ADDRESS ______________________________

MARITAL STATUS ______________ SPOUSE EMPLOYMENT ______________

TYPE OF PLAN: ________ 1 person: coverge rate ______________

________ Family: coverage rate ______________

SAMPLE MEDICAL HISTORY FORM FOR HEALTH INSURANCE

Complete the following application using the information from the case study on the previous page.

SAMPLE MEDICAL HISTORY FORM FOR HEALTH INSURANCE

NAME ____
Last First Middle

AGE ____________ BIRTHDAY ______________________________

SEX ____________ HEIGHT ______________ WEIGHT ______________

HEALTH CONDITION ____ Excellent ____ Good ____ Average ____ Poor

Fill in the following information based on the last 5 years.

ILLNESS	DATE	NAME AND ADDRESS OF HOSPITAL	TYPE OF OPERATION	NAME AND ADDRESS OF DOCTOR

PHYSICAL IMPAIRMENTS OR DISEASES OF FAMILY MEMBERS ______________

____

EXPLAIN ____

HAVE YOU BEEN REFUSED HEALTH, LIFE, HOSPITAL, OR ACCIDENT INSURANCE BEFORE?

________ NAME OF COMPANY ______________________________

REASON ____

THE INFORMATION I HAVE GIVEN IS CORRECT AND TRUE. I UNDERSTAND I WILL NOT RECEIVE ANY BENEFITS IF THE ABOVE STATEMENTS ARE INCOMPLETE OR FALSE.

NAME ______________________________

DATE ______________________________

Evaluator's Final Checklist

BUYING HEALTH INSURANCE

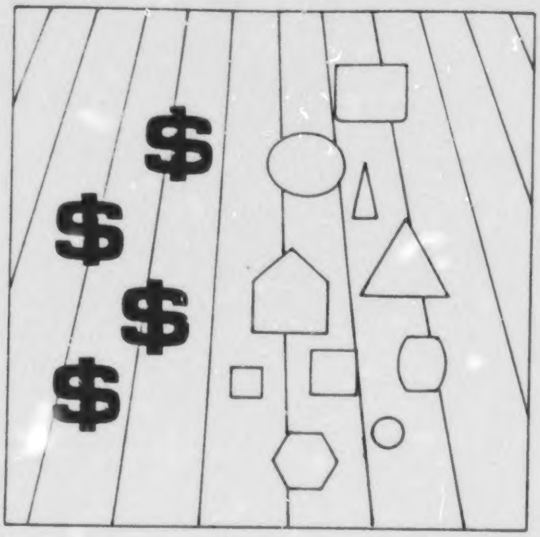
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified need for health insurance in the case study.	( )	( )	( )
Compared different policies and prices of health insurance.	( )	( )	( )
Correctly selected the policy that best meets the needs in the case study.	( )	( )	( )

Module MFE-64

MANAGEMENT AND FAMILY ECONOMICS

BUYING LIFE INSURANCE



OBJECTIVE

When you finish this module, you will be able to evaluate your personal need for life insurance and select a policy to meet your needs.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, BUYING LIFE INSURANCE.

INTRODUCTION

There are several reasons for buying life insurance. The main one is that it is protection for your family by giving them financial help when you die. It is one way to have someone to pay your debts after your death. Life insurance can be used as an investment to build up savings. You can borrow from the policy while you are living if you have an emergency. In this module you will learn the types of life insurance, their purposes, and the personal factors to consider when selecting a policy.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

LEARNING ACTIVITIES

1. READ Student Information, BUYING LIFE INSURANCE. Using a dictionary, LOOK UP any words you do not know. DISCUSS what you have read in class,

   and/or __________________________.

2. COMPLETE Student Self-Check, LIFE INSURANCE.

3. READ 2 life insurance policies provided by your instructor. COMPARE their features and DECIDE which policy might be better for your needs. DISCUSS with other classmates,

   and/or __________________________.

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4. INTERVIEW 3 people--family members, neighbors, etc., to find out the types of life insurance they have and why they chose them. SHARE your findings with the class,

   and/or ______________________.

5. LISTEN to a local insurance agent explain life insurance and the current cost of life insurance. DISCUSS the question, "Is life insurance worth the money?"

   and/or ______________________.

6. WORK with a small group of students and WRITE a life insurance policy which would offer the best protection for your personal needs. COMPARE your group's policy with those of other groups in the class,

   and/or ______________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

BUYING LIFE INSURANCE

When you begin to think about the need for life insurance, you should ask yourself, what would happen financially to my family if I were suddenly killed or who will provide for me when I am no longer able to work? If planned carefully, life insurance could help you in either of these events.

Death can happen at any time. If your family is not provided for, your death could cause great financial hardship. If a wage earner dies, it will mean loss of family income. If a homemaker dies, it will mean loss of someone to take care of the home. These services will have to be done by family members or by someone who is paid to do the services. Also ask yourself, "Who will pay the funeral expenses?" These expenses could be a burden on the family budget.

As we grow older, we become less able to take care of ourselves. Therefore we need to plan for retirement income and to consider paying for health and home care services. In the past, family members took care of each other, but today this is not always true. Life insurance can provide income for the retirement years.

Life insurance can also be used as an education fund for children. It can be used for special purposes. For example, a business might insure each of its partners so that if one becomes disabled or dies, the others would be able to buy his/her share with the insurance money.

Life insurance is an agreement in which you pay money (**premiums**) to an insurance company in return for protection against death. If you die the money is paid to the people you want to get it (your **beneficiaries**). It can be paid in one lump sum payment, or it can be paid in monthly, quarterly, or other payments, or other arrangements can be made for payment. The amount of money you pay for premiums is based on past records of deaths of people in your age group.

There are 3 important people listed in the life insurance policy. They are the **insured**, the **owner**, and the **beneficiary**. The insured is the person whose life is covered by the policy. The owner is the person who pays the policy premiums. The beneficiary is the person who gets the money when the insured person dies. These could be 3 different people, 2 persons, or the same person. For example, one parent could pay premiums on another parent's life with a child as a beneficiary, or one person could pay premiums on his/her own life with the other person as beneficiary, or one person could pay the premiums on himself/herself with the money going to the person's estate.

There are 3 types of insurance, term, whole life, and endownment insurance. **Term insurance** is pure insurance protection. It pays only if you die. It is usually written for a short period like 5 or 10 years. There are no savings features. Term insurance is cheaper than other forms of life insurance that have a savings plan. This kind of insurance is especially useful for the young person who wants to protect the family but cannot afford high premiums. Rates for premiums are lowest in the early years when a young person's income is likely to be lowest. If the insurance is renewed, rates increase until age 45 or 50 when they are about the same as other insurance.

A term policy can be converted at the end of the policy period to another kind of insurance.

Whole life insurance is insurance protection and savings in the form of a cash value. Many peole want insurance protection for their families as well as a regular method of building up savings.

There are 2 kinds of whole life insurance. One is the **straight life plan** where you pay the same amount of premium as long as the insurance is in effect. The other kind is the **limited payment** where you make payments over a fixed period of time, like 20 to 30 years. The payments end but the insurance remains in effect. Premiums are higher because they are paid over a shorter period of time.

Endowment insurance is insurance for fixed periods of time with very large savings features. They are expensive because they build up savings quickly. This kind of insurance is often used to save for a child's education or for retirement income. Until the policy is paid up, the life insurance is in effect.

The **face value** of a policy is the amount of money that would be paid to the beneficiary. On a $10,000 policy, the face value is $10,000.

The **cash value** of a policy is the amount of savings that have been built up in a policy. You can borrow against this money, or withdraw it and reduce the amount of the face value of the policy. If you cancel the policy, you can take out the cash value.

A **rider** is an addition to a life insurance policy. It can be added or removed without affecting the basic insurance policy. One reason for adding a rider is to provide **disability income.** This provides income for you if you are injured and cannot work.

When trying to decide if you need term or cash value insurance, there are some questions to ask yourself. Do I want a policy to cover the funeral expenses and pay debts if I die? Do I want something long or short-term? Do I need help saving money for retirement? How much can I afford to pay for life insurance?

How much life insurance do you need? It is hard to determine this. The ideal is to have enough life insurance and other assets to give your family the same standard of living that they are used to, but most people can't afford that much insurance.

In order to keep up a family's standard of living, it has been estimated that money from social security plus income from other sources should amount to about 75 percent of the family income after taxes have been taken out. This figure does not allow for inflation, however, which can increase a family's expenses considerably.

How much life insurance you need depends on you. Who is dependent on you? Can they earn their own living? How much are you willing to set aside for future needs? Do you want a forced savings program or pure insurance protection?

When you are looking for insurance, shop around for the best value. Don't be pressured into buying insurance that you will not be happy with. Buy from an established company with a good reputation. Buy from an insurance agent who has satisfied customers and who has a good record in the community. She/he should answer all your questions and give you all the information you need to make a decision.

Student Self-Check

LIFE INSURANCE

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. What 2 risks does life insurance deal with?
2. Who are the 3 people listed in the insurance policy?
3. What are the 3 basic forms of life insurance?
4. What is a rider?
5. What is the face value of the policy?
6. What is the cash value of the policy?
7. Name 3 reasons for buying life insurance.

Evaluator's Final Checklist

BUYING LIFE INSURANCE

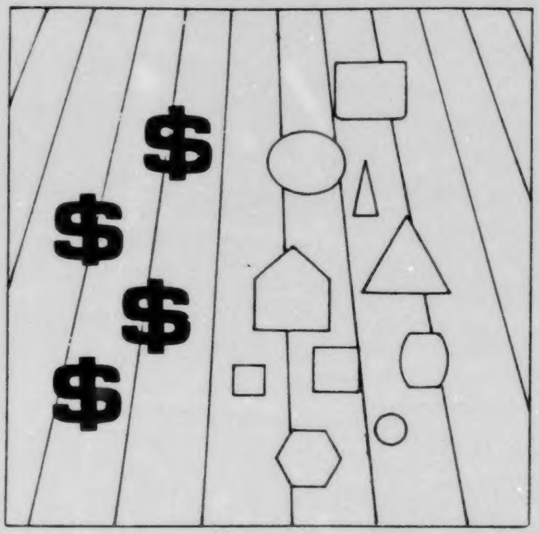
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Evaluated need for life insurance.	( )	( )	( )
2. Selected a life insurance policy suitable for needs.	( )	( )	( )
Summarized reasons for selecting the policy.	( )	( )	( )

Module MFE-65

MANAGEMENT AND FAMILY ECONOMICS

BUYING MOTOR VEHICLE INSURANCE



Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to identify various types of car insurance coverage, to find the costs, limits, and coverage for two different insurance companies, and to complete an auto insurance form using your personal information.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, BUYING MOTOR VEHICLE INSURANCE.

INTRODUCTION

Automobile costs include more than the original price you pay. Most drivers want to have insurance which will pay in their behalf. Often the driver is the blame because of drinking, sleeping at the wheel, disobeying laws, or ignoring weather conditions. One accident can make you responsible for paying thousands of dollars and cause you to lose your license. Another driver can cause damage to your car and injury to you or someone in your car. Insurance companies can take over these responsibilities for you and settle the claim. In this module you will learn about the types of insurance coverage, how to compare costs of different companies, and how to fill out an insurance policy.

LEARNING ACTIVITIES

1. READ Student Information, TYPES OF CAR INSURANCE COVERAGE,

   and/or ______________________.

2. COMPLETE Student Self-Check, VARIETIES OF CAR INSURANCE POLICIES.

3. VIEW a filmstrip on automobile insurance provided by your instructor,

   and/or ______________________.

4. LISTEN to an insurance agent or adjustor tell about the importance of having automobile insurance,

   and/or ______________________.

5. COMPARE the rates for 2 different insurance companies using Student Information, RATE COMPARISON CHART. DISCUSS your findings with the rest of the class,

   and/or ______________________.

6. COMPLETE the APPLICATON FOR CAR INSURANCE, Student Information. Use your car, your family's car, or a friend's car to get answers. If you don't know where to find answers to the automobile information, ASK your instructor for help,

   and/or ______________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

TYPES OF CAR INSURANCE COVERAGE

When you own a car you will need to buy insurance for it. Insurance is a method where you pay a company a fee for protection against certain expenses or accidents. They will cover or pay for these accidents or expenses.

You should have enough insurance to pay the expenses of an accident. There are 6 basic types of insurance.

Medical Coverage--Pays medical expenses of the insured person and passengers in the car up to the limits of the policy. It applies to the insured person's family whether in their car, someone else's car, or if struck while walking.

Bodily Injury Liability Coverage--Protects you in case you injure or kill someone with your car. It covers you and others who drive your car with your permission. It provides legal defense in a court if you are sued and if you are found liable for the injury in court, the insurance company will pay bodily injury damages up to the limit of your policy. Coverage is in 2 forms: the first is the maximum amount paid to one person in an accident, and the second is the total paid in one accident. Some states have insurance requirements of $10,000/$20,000. This means that they will pay up to $10,000 for bodily injury to one person and up to $20,000 for one accident. Some states require you to carry $25,000/$50,000. Many people carry higher amounts of bodily injury liability insurance because larger amounts have been awarded to people in court suits recently.

Property Damage Liability Insurance--This coverage pays for damages to the property of other people. It can cover another person's car, utility poles, bulding, and other prperty that is damaged. It does not cover damage to **your** car. It also provides legal defense and payment up to the policy limit if you are legally liable for the damage.

Comprehensive Physical Damage Insurance--This coverage provides protection from damage to your car not covered by collision insurance. This would include damage from fire, falling objects, theft, explosion, glass breakage, vandalism, flood, and other such damages.

Collision Coverage--Pays for damage to your càr when it is damaged as a result of colliding with another vehicle or as a result of turning over. Most collision insurance carries a deductible clause, which means that you pay the first \$50 or \$100 of the costs yourself. It does not cover injury to other people or damage to the property of others.

Uninsured Motorist Coverage--This protects you and your passengers against injury by a driver who carries no insurance or by a hit and run driver.

Insurance Terms

Policy--This is a written contract from the insurance company. It tells you about the insurance you have bought.

Coverage--The dollar amount that the company will pay in case of an accident is called coverage.

Premium--The payment that you made to the insurance company for their services.

Deductible--You agree to pay the first \$50 or \$100 of damage to your car in a collision. The insurance company will pay the rest. The \$50 or \$100 is deductible from the total amount of the costs for damages.

Agent--The person who sells you your insurance policy. He is the representative of the the insurance company.

Adjustor--The person who decides how much the damages are to your car or to another car or property in an accident. He is the representative of the insurance company who investigated the accident for the company.

Cost of Insurance

The more risk there is in driving, the more insurance will cost. Insurance companies have studied past accidents to decide the level of risk they take when they are insuring different groups of people. If you are a high-risk person you will need to pay more insurance. These are some factors considered by an insurance company are:

Rating Territories--Areas are classified according to the number of accidents in those areas. Cities have the highest rates and rural areas are lowest because accidents are fewer.

Amount of Coverage--You pay more for more insurance. If you buy \$50,000 of liability insurance you will pay more for it than someone who buys \$10,000.

Driver Classification--Companies look at your age, sex, marital status, how much you drive your car, and your driving record. Rates are highest for single male drivers from 17 to 24 years of age. This group has the highest accident rate. Young female drivers pay more than other groups but not as much as single male drivers who are young. Most companies will give a discount if you have completed a driver education class. Some companies give discounts to students with good grades in school.

Age, make, and model of car--The kind of car you have affects your insurance because it costs more to replace a more expensive car. Sports cars are more expensive to replace and they are involved in more accidents.

All states have an assigned risk plan for drivers who cannot purchase liability insurance through regular channels. This group of drivers includes older drivers and those who have a poor driving record.

Each insurance company in a state must accept people in the assigned risk group in the proportion of the amount of insurance business it does in that state. The company must provide at least the minimum liability coverage required, but they may charge more money for it than they do for better drivers.

A driver can get out of the assigned risk group by driving for a period of time without an accident or traffic violation.

When you are buying insurance, shop around for it. States regulate insurance rates, but not all companies in a state charge the same rates. Some companies are better managed and have lower rates. Some companies are owned by the people they insure and they do not try to get a profit. You will want to compare costs and coverage with deciding what insurance to buy.

No Fault Insurance

Some states have adopted this kind of insurance. There is still much controversy about it, however. Under a no fault system, your insurance company does not have to decide whose fault the accident was before making payments for medical expenses for injuries. In the traditional system, it must be decided whose fault the accident was. Then the company of the person at fault pays the bills of the other party. This can be time consuming and expensive. If your state has no fault insurance, you will want to compare the cost of this kind of insurance with that of states having traditonal insurance coverage.

Motorcycle Insurance

Motorcycle insurance is similar to automobile insurance. There is a lot of difference between policies of different companies. If you own a motorcycle you will want to check carefully the policy details of the different companies. Weight and horsepower are important factors in deciding the cost of motorcycle insurance. The bigger the motorcycle, the more insurance will cost. Other than size, the cost of motorcycle insurance is decided by age, driving record, and area, just as costs are decided for automobile insurance.

These are some restrictions found in motorcycle insurance.

1. The insurance does not apply during speed or riding contests.
2. You are not covered by the owner's insurance when you are riding a borrowed motorcycle.
3. Passengers are not insured.
4. There is no coverage for medical payments for injuries to the operator.
5. A parent's automobile insurance coverage usually does not extend to a son or daughter while riding a borrowed motorcycle, even if the owner gives permission.

VARIETIES OF CAR INSURANCE POLICIES

Directions: On a separate sheet of paper, number from 1 to 6 and match the type of car insurance with its definition.

1. Property damage
2. Liability
3. Uninsured motorist
4. Comprehensive
5. Collision
6. Medical coverage

A. Protects persons from hit and run drivers or drivers without insurance.

B. Covers expenses of the insured and any person in the car during an accident.

C. Covers damage to your car not covered by collision.

D. Pays for any damage the insured person's car does to another's property.

E. Pays for damage to your car in case you hit someone or turn over your car. This insurance carries a deductible clause.

F. Protects you if you injure someone with your car.

RATE COMPARISON CHART

The cost of car insurance varies according to location, age of driver, car use, driving record, and amount of coverage. Compare the rates of 2 different companies for the coverage listed below. Base your information on your age group for both companies. Discuss your findings with the rest of the class.

COMPANY 1

Coverage	Cost	Limits
Medical	________________	________________
Liability	________________	________________
Property damage	________________	________________
Comprehensive	________________	________________
Collision	________________	________________
Uninsured motorist		

COMPANY 2

Coverage	Cost	Limits
Medical	________________	________________
Liability	________________	________________
Property damage	________________	________________
Comprehensive	________________	________________
Collision	________________	________________
Uninsured motorist	________________	________________

APPLICATION FOR CAR INSURANCE

Directions: Make a facsimile of the application blank below and fill it in with information about yourself and your car.

PERSONAL INFORMATION

Driver's Name ______________________________

Address ______________________________

____

Sex ____________ Age __________ Marital Status ____________

AUTOMOBILE INFORMATION

Make of Car ______________________________

Model ______________ Serial Number ______________

Year ________ Number of Doors ________ Number of Cylinders ________

Horsepower ______________________________

Body Style ______________________________

Use of Car ______________________________

Evaluator's Final Checklist

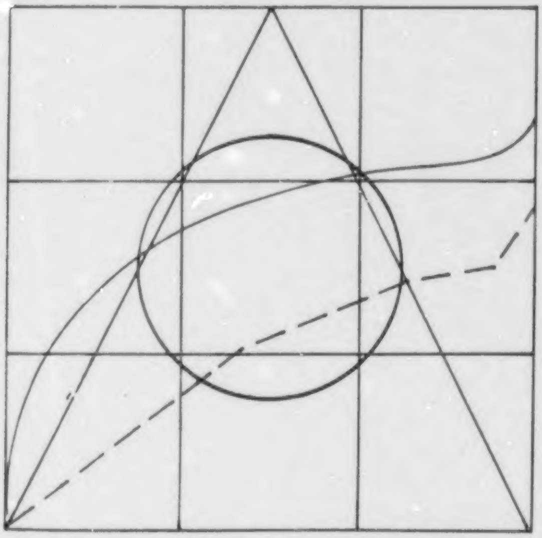
BUYING MOTOR VEHICLE INSURANCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly identified the 6 types of automobile insurance policy coverages.	( )	( )	( )
2. Completed the rate comparison chart for 2 different automobile insurance companies. Information given was complete and accurate.	( )	( )	( )
3. Correctly completed the automobile insurance application form.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

PLANNING INVESTMENTS



INTRODUCTION

Opportunities for investment in our country are many. The consumer can invest in land, buildings, a home, bonds, stocks, savings accounts, savings bonds, insurance, pension programs, and business enterprises. Most consumers have limited resources. They often include in their investments such securities as bonds, savings accounts, and insurance. Whatever the investment, the consumer should have an overall view of all the investment opportunities that are available. The consumer should know the advantages and disadvantages of each. In this module you will learn the kinds of investments available and how to make comparisons between types of investments for personal gain and satisfaction.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to indicate knowledge of various investments by answering questions on an objective test about real estate, stocks, bonds, and insurance.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, PLANNING INVESTMENTS.

LEARNING ACTIVITIES

1. READ Student Information, INVESTMENTS. DISCUSS with classmates the different kinds of investments available,

   and/or ______________________.

2. READ about investments in **Consumer Skills.** With another classmate, LIST the various kinds of investments that you read about,

   and/or ______________________.

3. INTERVIEW a broker investing in stocks. OBTAIN the recent selling price and yearly dividend for 5 stocks. REPORT your findings to the class,

   and/or ______________________.

4. COMPARE the risks involved in a savings account with an investment in the stock market. DISCUSS your findings in class,

   and/or ______________________.

5. PREPARE a bulletin board display of magazine and newspaper articles about investments. USE the articles as a basis for a class discussion,

   and/or ______________________.

6. MAKE A SURVEY of classmates' families about their experience with investing and speculating. DRAW conclusions from the experiences and SHARE with the class,

   and/or ______________________.

7. COMPLETE Student Self-Check, INVESTMENTS.

8. DISCUSS in class the statement that wise investment is preceded by getting enough cash reserves and insurance. WRITE a definition of what wise financial investments include,

   and/or ______________________.

9. CHOOSE a type of investment business and PREPARE a report on the past earnings record of the company and the potential future earnings,

   and/or ______________________.

10. READ about investments in **Discussion in Living** or in another reference provided by your instructor,

    and/or ______________________.

11. HOLD a practice session with 2 or 3 classmates in reading stock and bond tables,

    and/or ______________________.

12. DISCUSS in class the questions in Student Information, DISCUSSION GUIDE ON INVESTMENTS,

    and/or ______________________.

13. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

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INVESTMENTS

There are many kinds of investments. You can invest in yourself by giving yourself an education. You can invest in a business. You can invest in a house or land. You can invest in collections of things, like coins, stamps, antiques, jewelry, art, etc. You can invest in insurance, stocks, bonds, savings accounts, savings certificates, investment funds, government securities, lotteries and gambling. When you put money into any of these investments, you are doing so in the hope that your money will make more money for you. This is the purpose of any investment. Some investments can make a little money; some can make more. Some investments are safe; others are more risky.

There are 2 kinds of investments or savings. The kind that produces a set amount of interest is called a fixed investment. Fixed investments are savings accounts, bonds, and permanent life insurance and are considered low risk investments. Variable investments, such as stocks and real estate, are high-risk investments. They can bring a high return or a low return of money for the investment. These investments are for people who have the money to take risks. Before taking these risks, the family or person who is investing needs to have some things taken care of. They need 1) an emergency fund for expenses that are unexpected, 2) life insurance which should be bought while the person is young, in good health, and pays lower rates, and 3) savings for large needs. A family with these 3 things is said to be financially stable and can afford to risk some money in variable investments. But this depends on other things, also. If the family wants to buy a house in a few years, the family would not invest in variable investments. The person who is saving for retirement might invest in variable investments.

Fixed investments

Savings Accounts—A savings account can be opened with a small amount of money. You can deposit or withdraw money easily from this account. These accounts have a low rate of interest, but they are safe investments. There are other savings accounts called certificate savings accounts. You need to have a larger amount of money to open an account, but it usually pays a higher rate of interest than a regular savings account. It must be left in the bank for a longer period of time.

Bonds—The U. S. Government offers 2 types of bonds, Series E and Series H. The Series E bond pays interest when the bond matures. The Series H bond pays interest 2 times a year. Companies also offer bonds. A bond is an IOU or promise by a company to pay a loan back to the lender. Bonds are sold at a specific rate of interest and will be repaid on a specific date called the date of maturity. Bonds are considered safe investments when the company is a reputable one.

Life Insurance—Life insurance is an investment because you are investing in your future. With whole or ordinary life insurance you have protection if you die. You also are accumulating savings in the form of cash value. Whole life insurance is insurance with a savings feature. Endowment insurance is more expensive because it has large savings features. It is really a savings plan with life insurance features.

Stocks--These are shares of ownership in a company that are sold by the company. They are sold to give the company money to do certain things that it wants to do. It many want to build the business bigger or buy more equipment. To get the money to do this, the company will sell so many shares of stock. They can sell either common stock or preferred stock. Preferred stock has a fixed rate of interest. If the company has to liquidate or sell out, the preferred stockholders would get their money back before common stockholders. If there is not enough money to go around, this might be important.

Stocks of large companies are sold through large stock exchanges. The best-known and largest is the New York Stock Exchange. The second largest is the American Stock Exchange.

Each day the newspaper reports the results of these sales on the stock exchanges. The Dow Jones Average of stock prices is the best known of these reports which shows trends in the stock market. People who own stocks will keep up with the stock market reports daily.

Stockbrokers

Most people buy stock from a stockholder. Brokers charge different fees. Some brokers have lower fees and are called discount brokers.

Real Estate--Real estate is usually a good investment, especially in times of inflation. These investments can be single-family homes, multi-family homes, unused land, farms, and commercial property. Sometimes a small down payment is all that is required, with payments and interest paid over a number of years. Real estate is a long-term investment.

Other Types of Investments

Investment Funds--Some people buy shares of an investment fund instead of shares of stock. This fund owns stock in many companies and offers protection to the investor because if one company is in a slump, another may not be. For a small amount of money, you can own stock in several companies of different types. When selecting a fund, look at its record of investment over several years.

Municipal Bonds--These bonds are sold by cities, states, counties, toll roads, school districts, and other local authorities. They are tax exempt.

Lotteries and Gambling--People are attracted to gambling and buying chances on a lottery because they have a chance of making a big investment. Some people do make money, but most people spend much more than they make. Most gambling makes a profit for someone else--the company, gambling casino, etc.

Example of Daily Market Quotation

Year to Date		Stock &	Sales in	Open	High	Low	Close	Net
High	Low	Dividend	100's					Change
60	40	CCD 3	20	52-3/4	49-1/2	40	49	-1/2

Column 1--The total fluctuation or change in the price of the stock during the current year. The highest the price has been during the year is 60, or $60 per share; the lowest 40, or $40 per share.

Column 2--The name of the company, mythical CCD Corporation, and the annual dividend, $3.

Column 3--The total shares traded on a particular day, with two zeros omitted. The actual total on the day noted in the illustration was 2,000 shares.

Column 4--The price at which the first trade of the day was made. The 52-3/4 means $52.75 per share.

Column 5--The highest price paid for the stock of CCD on this particular day. The 49-1/2 means $49.50 per share.

Column 6--The lowest price paid on this particular day, $40 per share.

Column 7--The per share price of the last sale of the day, $49.

Column 8--The difference between the closing price on the day (49) and the closing price for the preceding day which was 49-1/2. The closing price on the preceding day may have been higher or lower than the opening price on this particular day.

Student Self-Check

INVESTMENTS

Directions: On a separate sheet of paper answer the following questions. Check your answers with your instructor.

1. Explain the difference between investments, speculation, and gambling.
2. List 6 types of investments a consumer can invest in.
3. List 3 reasons why a person should make investments.
4. What guidelines should an individual follow for investing?

Student Information

DISCUSSION GUIDE ON INVESTMENTS

Directions: In a small group discuss the following questions or statements about investments.

1. What are some of the factors that encourage people to look for investments other than a bank savings account?
2. Suppose your parents have $6,000 in savings. What are some of the ways in which they might invest it to bring the greatest return?
3. What are some of the important trends in real estate in your community?
4. How would the investment needs of a young person differ from those of his/her parents?
5. Respond to the statement: "The best investment I ever made."
6. What are some factors that cause the stock values to rise and fall?

Evaluator's Final Checklist

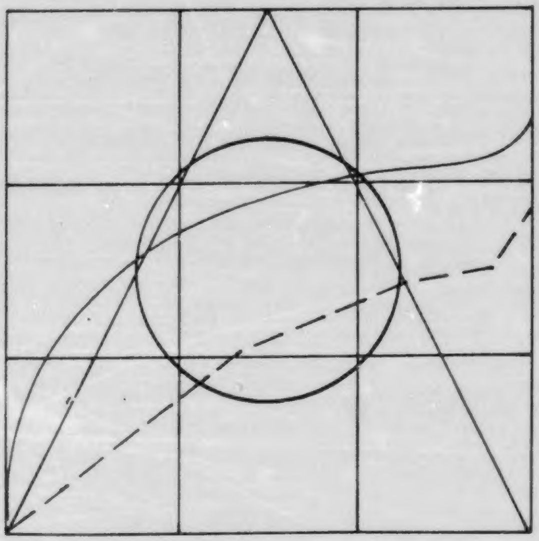
PLANNING INVESTMENTS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Showed knowledge of various investments by answering questions on an objective test.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

PLANNING FOR RETIREMENT AND DEATH



INTRODUCTION

As people grow older they begin to think about the way they will be financially supported after retirement. Although death and retirement may seem a long way off now, it is easier to plan for them if you begin while you are young. In this module you will learn how you can plan for retirement through investments, savings, and other retirement plans. You will learn to plan for death through wills, estates, and trusts.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to list and define 8 types of investments which might be used to gain money for retirement, to distinguish between the 2 types of trusts, and to compare ways to own and transfer an estate.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, PLANNING FOR RETIREMENT AND DEATH.

LEARNING ACTIVITIES

1. READ Student Information, INVESTMENTS. MAKE A LIST of the types of investments that were discussed. WRITE a definition for each in your own words. With 2 or 3 other class members, DISCUSS these questions.
   a. Why might people look for investments other than a bank savings account?
   b. Suppose that your parents have $10,000 that they want to use to prepare for retirement. How might they invest it to produce the greatest return? What risks are there in these investments?

and/or____________________________.

2. In a small group of classmates, SELECT 1 type of investment (each group should choose a different type). LIST 4 advantages of the investment you selected. With your group PRESENT your information to the class,

   and/or ______________________.

3. READ Student Information, TRUSTS. On a sheet of paper MAKE 2 columns, 1 labeled "Living Trusts" and the other "Testamentary Trusts." LIST 3 ways the 2 types of trusts are alike and 3 ways they are different. HAND IN your paper to the instructor,

   and/or ______________________.

4. READ Student Information, TRANSFERRING AN ESTATE. With 2 other students, WRITE 1 way to transfer an estate. LIST 5 qualities of the type of transfer you drew. When your group has finished, WRITE your list on the chalkboard. As a class COMPARE the ways to transfer an estate,

   and/or ______________________.

5. READ Student Information, WAYS TO OWN PROPERTY. After reading each case study, DECIDE which way to own property is illustrated and RECORD it on a sheet of paper. CHECK your answers with your instructor,

   and/or ______________________.

6. COMPLETE Student Self-Check, WAYS OF OWNING PROPERTY AND TRUSTS.

7. READ Student Information, THE SURVIVORS' WORK. In a small group of students, READ the case study, Activity 4, Chapter 13, **Person to Person Student Guide.** DISCUSS the case study and ANSWER the questions in writing in the space provided. GIVE your answers to the instructor,

   and/or ______________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

INVESTMENTS

There are many types of investments. People buy savings bonds, and collect stamps, coins, art, jewelry or antiques in the hope that they will earn more. The purchase of a home is an investment. Life insurance is a common investment.

Fixed-Dollar Investment--These investments have a difinite rate of return. A savings account in a bank has a definite rate of interest. Life insurance policies guarantee a certain amount of money to a beneficiary. Many annuities and pension plans have a specific income each month after retirement. Some other fixed-dollar investments are bonds, loans, to business companies, and government securities.

Equity Investments—These are purchases that do not pay a fixed rate of return. People buy them hoping that they will increase in value faster than fixed dollar investments. Equity investing is a greater risk than fixed-dollar investing, but there is the possibility of a higher rate of return. Houses are equity investments.

Collections--These investment can be for pleasure or for profit. People who collect for investment usually concentrate on fields where there is a steady demand and information is available on values. Collections do not earn interest. The profit that you make is the only gain. You need to know the market that exists for the item, what is available, how to judge quality, and what is likely to grow in value.

Real estate--This area is a good equity investment, especially in time of inflation. There are many kinds of real estate; land (rural and city), single-family houses, multifamily houses, business property, farms, and vacation land. Land costs money to maintain. If you make a down payment, you must make regular payments. You must pay real estate taxes each year. Some real estate can earn money while you have it if it is farmland or a business property.

Stocks--This is a common type of equity investment. A share of stock shows ownership in part of a company. Companies sell shares of stock in their companies to get money to operate or to make improvements. If there is a profit each year, part of it is returned to the people who bought shares. This is called a dividend.

There are 2 types of stocks: common and preferred. Common stock does not have a fixed rate of interest; preferred does. If there are hard times and the company does not have enough money to keep going, it must sell out. From the money that is left after all expenses are paid, preferred shareholders are paid before common shareholders.

Bonds--This investment is based on a company's promise to repay a loan. Bonds are papers saying that the company has borrowed money for you and will pay a certain rate of interest on the loan until it is repaid. There is a specific rate of interest and a specific date on which the loan will be repaid, called maturity. There are company bonds, municipal bonds put out by cities, and government bonds. People who have bonds have more protection than a stockholder because they are paid before both preferred and common stockholders if the company has to sell out.

When there is a recession, bonds are a better investment because they have a fixed rate of interest and are more secure. In times of inflation, stocks usually grow in value faster.

When looking for stocks to buy, look for companies that are well-managed. You want either a regular income or growth stocks-shares of companies that will grow in value as time passes. Look for companies involved in the trends of the future: in health services, computers, companies dealing with water and air pollution, companies developing energy sources, housing, (especially multifamily housing), and leisure industries.

When you have picked a company, learn as much about it as possible. Read business and financial publications. Look for a long period of growth in the company and a consistent increase in **net earnings.** These are earnings after all expenses have been paid.

When look for bonds to buy, look first at the interest rate stated on the bond. A 5 percent bond with a face value of $1,000 earns $50 a year. This is 5 percent of $1,000. Next, look at current income. If the bond has a face value of $1,000, but sells at the present time for $750, it has a current income of 6.66 percent. The $50 a year that you earn is 6.66 percent of $750. Third, look for the yield to maturity in bonds. This includes both the current income and the profits or losses on maturity. If you hold the $1,000 bond for 10 years to maturity, you would get $1,000 for it, as well as the yearly interest on the bond. In this case, the yield to maturity would be 9.99 percent--$50 a year in interest plus $25 a year in appreciation on $750.

Investment Funds--This is another way people can invest money. Some people prefer this method because they can buy into a fund that has the stocks of many companies. With such a variety of companies there is protection because one company may be in a slump while others are not, and these funds have professional managers who are trained people and who spend all their time managing them. An opening fund is one in which a limited number of shares will be issued. When looking at investment funds, look at the company and the fund's performance over a period of 5 to 10 years.

Government agencies also issue bonds when they want to borrow money. They are sold by most banks without a commission charge as a public service. There are several different kinds of bonds issued by local, state, and federal governments. The income on most bonds of local and state agencies exempt from federal income tax.

Student Information

TRUSTS

A **trust** is a divice allowing you to transfer the title to property to a trustee for the benefit of yourself or others. The trustee can be a person, corporation, or trust department of a bank. You can make your own rules, within the law, on how your trust will operate. You can decide the type and amount of property for the trust, the number of years the trust will operate, who will get the benefits, how much and how often, and under what conditions.

The 2 types of trusts are living and testamentary. The **living trust** is effective while you are alive and can continue after your death. The **testamentary trust** becomes effective only after your death.

The living trust can be used to cut down on estate inheritance or income taxes and to arrange to transfer your estate privately instead of through probate.

A living trust can give you the freedom to have someone else handle your estate without your losing control of it. You can preview the management of your estate and adjust it if your goals or situation change. There are no income tax advantages since you can change it at any time. This is called a **revocable trust.**

An **irrevocable trust** is one that cannot be changed. There are income tax advantages in this type of trust under certain conditions. A trust will give you flexibility in disposing of your estate, but setting up a trust can be complicated. Investigate the possibility of a trust before you decide on how to transfer your estate. Get the help of an expert if you decide on a trust.

Student Information

TRANSFERRING AN ESTATE

You may transfer your property to other people by several methods: gift, sale, joint tenancy with right of survivorship, insurance, annuities, trust, will, or a combination of these. Look at the advantages and disadvantages of these methods before you decide. Get expert advice. If you don't decide on a method while you are alive, your property will be transferred after your death according to the state laws.

Gifts--A lifetime gift is an easy way to transfer property. As you give, you reduce the size of your estate and the cost of handling your estate after you die. You cut down on the amount of taxes that will have to be paid after your death.

You may cut down on income taxes by givng property like real estate that has increased in value, instead of selling it and having to pay taxes on the profit.

You may give up to $10,000 each year to as many people as you want if you give each person immediate possession of the property. You can save on taxes this way.

If you give as a way of transferring your estate before you die, be sure you give no more than you can really afford. You may need it later on.

Sale--A sale is a simple way to transfer your real estate property to anyone, including someone in your family. You lose control of the property, but you have advantages. If you sell for cash, you can invest the cash in something else or spend it in other ways. If you sell for a down payment, you will be getting income through mortgage payments for several years.

Joint Tenancy with Right of Survivorship--With this type of transfer, property is owned by 2 or more people. When you die, the other owners get your share. This kind of property does not go through the probate process, but there may be taxes to pay. Some disadvantages are found in this type of transfer. You may lose complete control of the real estate if you put the property in joint tenancy. You cannot get it back without permission from the other tenants if you change your mind. It may not be practical to own the property jointly, as in the case of jewelry. And if all the owners die at the same time and no provision was made for this, the state would transfer the property according to its laws. This may not be the way you would want it done.

Trusts--A trust is a method where you transfer the title to property to a trustee for the benefit of yourself or others. Within the limits of the law, you can make your own rules about how your trust is handled. The first type of trust, a living trust, is effective during your lifetime an can continue after your death. It can be a revocable or an irrevocable trust. A revocable trust can be changed if you change your mind about how you want your trust to operate. An irrevocable trust cannot be changed. The second type of trust, the testamentary trust, becomes effective only when you die.

Life Insurance--Life insurance may see your dependents through the period after your death while your estate is being settled. If you have a beneficiary, your policy payment do not go through the probate process. A beneficiary is a person or persons to whom the money from your life insurance is paid. You name the people who will be your beneficiaries.

You can decide how your life insurance will be paid. It can be paid all at one time in a lump sum; by payments made monthly, quarterly or other, or by installments paid in certain ways. There are other ways in which you can transfer your life insurance payments to cut down on the size of your estate. The way you choose to transfer life insurance benefits may affect the size of your estate at any given time. Investigate life insurance as a way to transfer your estate.

Annuities--You may choose a commercial or private annuity to give you income as long as you live, or for your dependents. Life insurance companies usually sell commercial annuities which provide fixed or variable incomes. You may transfer property into an annuity and choose how payments will give you your income. If you choose a straight life annuity, you get income as long as you live, but nothing after you die. A refund annuity gives you income as long as you live and gives your beneficiaries a certain amount. A private annuity may be arranged in a transfer of property, such as a farm or home, with a contract for a given annual income for the rest of your life.

Wills--/With a will you have control of your property while you live and you can tell the probate court how you want to handle your property after your death. If you have other ways of transferring your property, you should still have a will. With a properly written will, you can choose your beneficiaries, leave property to minors, name people who will be guardians for minors, set rules for how your estate is managed, name the manager (the executor), and save on costs of administering your estate.

If your will becomes outdated, you can change it at any time.

Laws of Descent and Distribution--If you do not make arrangements for transferring your estate, the law will do it for you after you die. The law is as fair as possible, but it has general rules that may not be what you want to happen to your estate.

Student Information

WAYS TO OWN PROPERTY

There are several ways you can own property. One is **sole ownership** of property. You have the full title in your name. You may sell, mortgage, or give your property away while you live and will it when you die.

A **life estate** in a home, land, farm, or other property means that you have the use of the property or income from it as long as you live, but you do not have the title to it. You may not sell, mortgage, or will it to others. When you die, the property goes to the person or persons who get the property after your death. They have the legal right to sell, give, or will it.

Co-ownership is ownership of property by 2 or more persons. They both have the title to the property, which has not been divided. There are 2 types of co-ownership. One is **tenancy in common.** With this type you have an undivided interest in the same property with 1 or more persons. Neither you nor the other tenant has a right to the property through the death of the other. You can each sell or will your share, or force a sale to get your share of the property.

The second type of co-ownership is **joint tenancy with the right of survivorship.** You have an undivided interest in the same property with 1 or more persons, but your interest in the property becomes that of the other tenant when you die. You may not will or sell your interest in the property without the consent of the other tenant.

Case Studies

1. Mr. and Mrs. Wilson lived on a farm for 50 years. When Mrs. Wilson died, Mr. Wilson found that he did not have a right to Mrs. Wilson's share of the farm. Which type of ownership is this?

2. Grace Miller and her sister Lois owned the house where they had lived since childhood. If either sister died, the other would inherit the property. Which type of ownership does this show?

3. Mr. and Mrs. Olsen live in a building and have a small business on the bottom floor. The building belonged to Mr. Olsen's sister, but she allowed them to use it for as long as they live. When they die, the building goes to her grandchildren. Which type of ownership is this?

WAYS OF OWNING PROPERTY AND TRUSTS

On a separate sheet of paper number 1-5. Match each word with its definition.

1. Tenant in common
2. Joint tenant with right of survivorship
3. Sole ownership
4. Testamentary trust
5. Living trust

A. Your interest in the property becomes the property of your joint owner when you die.

B. Neither you nor your co-owner has right to the entire property through the death of the other.

C. You are the only owner, with all the rights to the property.

D. Becomes effective during your lifetime and may continue after your death.

E. Becomes effective only when you die.

Student Information

THE SURVIVORS' WORK

After someone dies, there are business affairs to be handled. The first task involves settling the dead person's affairs. If the person had a will, who did it name as executor? A will is a legal paper stating how the dead person wanted his/her money and property handled. The executor is the person who will take care of the dead person's affairs and property. The executor collects the debts and pays them from the money that is left. If there is a large estate, a lawyer may be needed to help the executor.

If there is no will, the dead person is said to have died intestate. When this happens, the property that is left is divided according to the laws of the state in which the dead person lived.

In many families, there may not be any money or property left to inherit or divide. There may be cars or checking accounts that would need to be transferred to someone else's name. If the dead person had life insurance, the payments will come from the insurance company. They may need to show a copy of the death certificates. There may be Social Security payments, veteran's benefits, and/or company or union benefits to be paid to the survivors. So, there are a number of agencies that the dead person's family must contact after the death in order to get the benefits due them.

Making arrangements after the death of a family member is not easy for the family. They must know who to contact about what. They must make decisions. It helps to know beforehand what must be done. Planning ahead for death helps a family cope with the practical details at the time of death. Since death can come at any time, it is wise not to wait until old age to plan. Planning should begin while you are young.

Evaluator's Final Checklist

PLANNING FOR RETIREMENT AND DEATH

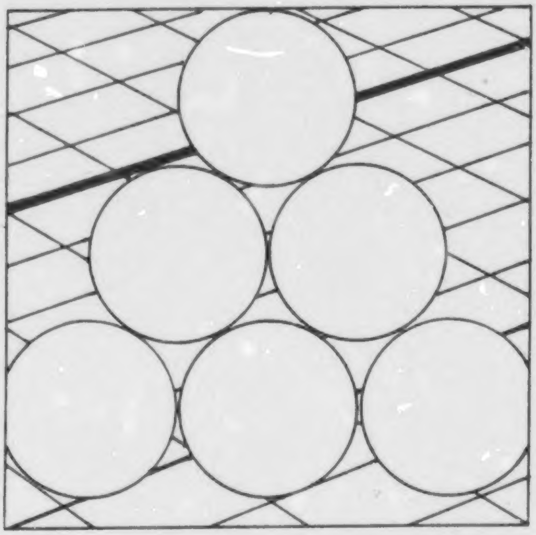
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed and defined 8 types of investments which could be used in a retirement plan.	( )	( )	( )
2. Correctly listed 3 advantages and 3 disadvantages of one type of investment.	( )	( )	( )
3. Correctly listed 3 characteristics that are alike and 3 that are different of the 2 types of trusts.	( )	( )	( )
4. Correctly listed characteristics of each of the 8 types of transfer of property.	( )	( )	( )
5. Correctly identified the type of ownership in each case study.	( )	( )	( )
6. Correctly answered questions about decisions that must be made when planning for death and after death.	( )	( )	( )

Module MFE-68

MANAGEMENT AND FAMILY ECONOMICS

SAVING RESOURCES AT HOME



INTRODUCTION

Families use many different kinds of resources. Some are natural resources such as water and trees. Some are man-made resources such as fabrics, glass, and paper supplies. Resources that perform work are called energy resources. They include gas, oil, electricity, nuclear energy, and solar energy.

The energy problems and high prices that we face make us very aware that we need to save our resources. Saving, or conserving, is not just saving money. It means saving for our future needs, too.

One of the easiest ways to save is to stop being wasteful. In this module you will learn ways to save energy and other resources in the home.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to read a case study describing a family's use of resources and identify which resources are used, which practices are wasteful, and suggest ways of preventing waste.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, SAVING RESOURCES AT HOME.

LEARNING ACTIVITIES

1. READ Student Information, TYPES OF RESOURCES USED IN THE HOME,

   and/or ________________________.

2. COLLECT and MOUNT on the bulletin board news articles which describe the need to save resources,

   and/or ________________________.

3. KEEP A RECORD of the resources you use during a 24-hour period. The resouces you should keep a record of are: water, paper, electricity, and gas or oil. KEEP the list with you at all times so the record will be accurate. DISCUSS with classmates how you could have saved some of the resources you used,

   and/or ________________________.

4. VIEW a film or filmstrip on saving energy provided by your instructor,

   and/or ________________________.

5. COMPILE a checklist for conserving a resource assigned by your instructor with a small group of classmates. PRESENT your checklist to your teacher to be used in Activity 10,

   and/or ________________________.

6. COMPLETE Student Self-Check, WASTE DETECTIVE.

7. MAKE a poster about conserving resources with a small group of classmates using materials provided by the instructor,

   and/or ________________________.

8. RECYCLE or REPAIR an item of clothing or accessory, furnishing, or personal item that would otherwide be throw away. FIND recycling ideas in magazines, clothing books, pattern company literature, pamphlets, or references provided by your instructor,

   and/or ________________________.

9. PLAN AND PREPARE a simple meal using the least amount of resources possible. READ Student Information, RESOURCES AND FOOD PREPARATION,

   and/or ________________________.

10. CHECK AND RECORD the use of resources in your home using the checklists compiled by small groups in Activity 5. WRITE a summary telling how your family could best conserve resources. DISCUSS your findings with the class,

    and/or ________________________.

11. DESIGN AND MAKE 3 to 5 conservation stickers to be used at home or school. READ Student Information, CONSERVATION STICKERS,

    and/or ________________________.

12. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

TYPES OF RESOURCES USED IN THE HOME

Families use many kinds of resources. They include water, wood, electricity, gas, oil, sun, metals, chemicals, glass, and others. We may not think of many of the things that we have at home as resources. However, any item that you have in your home took energy to make. A table was made from wood or metal and was made by machines and people using energy. Clothing is made from chemicals, or from plants or animals. The plants and animals took energy to grow - from the sun, food, and the soil. Furniture and paper products are made from wood. The water you drink and bathe in is a resource that is polluted in many places and unfit for use. Your home may be heated by gas, oil, electricty, wood, or coal. The food you eat is grown from energy from the sun. Glass is used for windows, utensils, mirrors, and other products.

The biggest use of energy resources is for heating. We need heat for our homes in order to cook, to heat water, for ironing, hair dryers, clothes dryers, and other uses.

We use a lot of energy in our country. In fact, we use much more than our share of the world's resources. Our country is 6% of the world's population, but we use one-third of the resources that the earth has to offer. It has been said that if everyone in the world lived as we do in the United States, we would wipe out all the resources in the world in 10 years. Another fact we need to think about is that we waste half of the energy resources that we use.

Our country is trying to develop new resources for us to use. However, any resource, except for the sun, is finite. That means that it cannot be renewed and will not last forever. So any resource that does not come from the sun can only be used for a period of time.

Saving our resources is one of the best ways we can help solve the energy problem. This will allow some more time for the development of new resources. It also saves our families money. The cost of our energy resources has been cheap for many years. This is one of the reasons we have learned to be wasteful. Now it is becoming more expensive and we need to cut down on our use of these resources to save money. There are many ways we can cut down on our resource use. You should become familiar with all the things you can do to be less wasteful and to save energy and all the other resources that you use in the home.

WASTE DETECTIVE

Directions: Look carefully around your classroom. Find 10 ways in which resources are being wasted. Discuss these points.

1. The resource that is wasted
2. How it is wasted
3. What could be done to prevent it

Prepare a chart with 3 columns like the example below to record yur information. Check your answers with your instructor.

RESOURCE WASTED	HOW WASTED	HOW TO STOP WASTE
1. Water	Dripping faucet	Be sure to turn off faucet. If washer is worn out, replace washer in faucet.
2. Electricity	Refrigerator door open too long	Get everything needed for a meal out of refrigerator at once. Decide what you want before you open the door to cut down on time the door is open.

Student Information

RESOURCES AND FOOD PREPARATION

Directions: After studying the following suggestions for conserving resources in food preparation, plan and prepare a simple meal with your group. Your menu should use as few resources as possible. Discuss your group's plan with the instructor and arrange a date for using the home economics kitchen.

Kitchen Conservation Hints

Preheat oven only when baking food that takes a short time to bake. Other foods can be started in a cold oven.

Plan menus using food which takes short cooking times.

Use a microwave oven if one is available.

Plan menus in which several foods can be baked at once at the same temperature.

Keep oven door closed at all times during baking.

Use metal rather than glass baking dishes to reduce baking time.

Clean oven by hand rather than self-cleaning.

Use small energy-saving appliances such as a toaster or broiler oven instead of large oven or surface units.

Be sure pan fits the source of heat. A flame or electric unit which is larger than the bottom of the pan only heats the air.

Keep lids on pans while cooking.

Use lowest temperature which is appropriate for food being cooked.

Thaw frozen foods before cooking.

Use small amounts of water for cooking. Using more water takes longer to cook the food.

Dont' buy overpacked foods.

Get several foods from the refrigerator at one time rather than opening the door several times.

Cool foods before storing in the refrigerator, unless it is a food that needs to be cooled quickly to prevent bacterial growth.

When washing dishes by hand, rinse in a dishpan of water rather than running water.

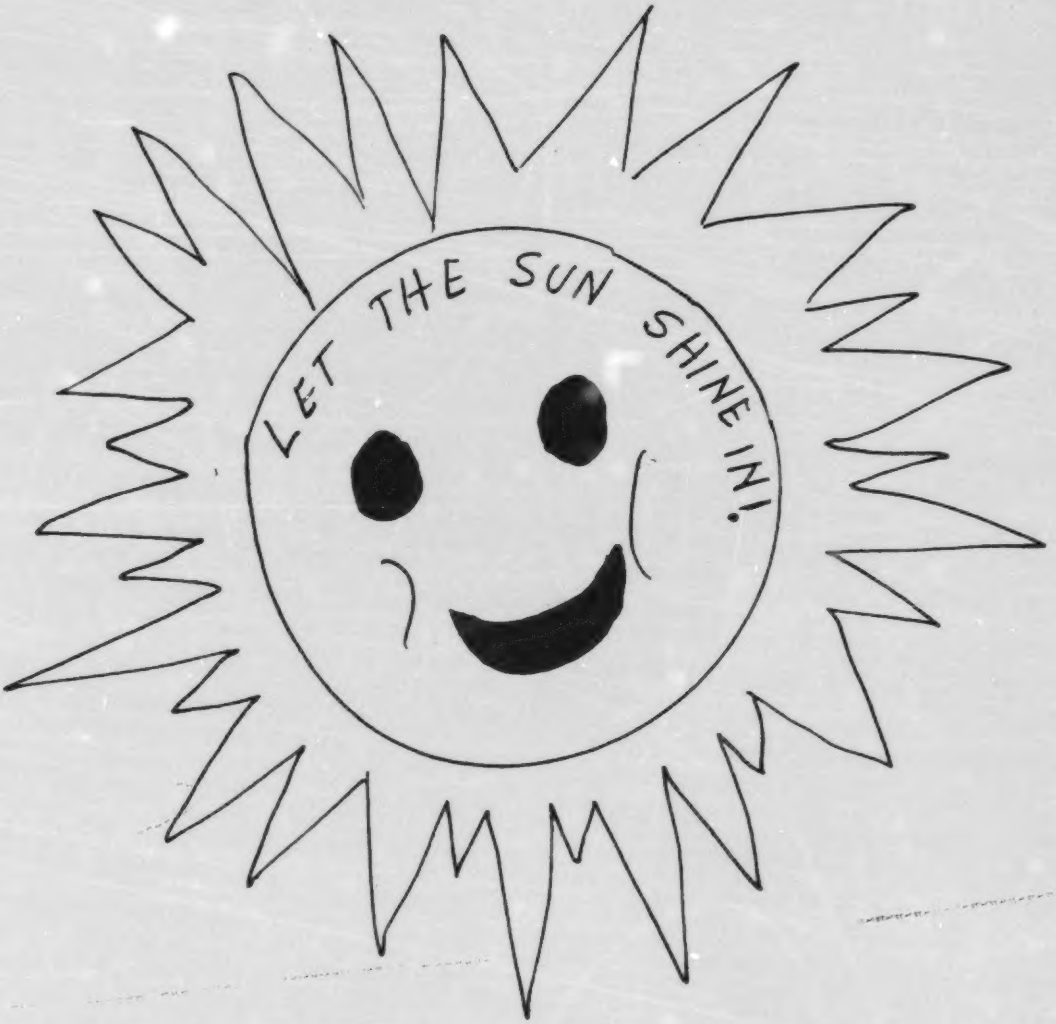
Use an automatic dishwasher only with a full load of dishes. At the end of the rinse cycle, open the door slightly to air dry.

Use hand towels rather than paper towels to wipe wet hands.

Student Information

CONSERVATION STICKERS

Directions: With materials supplied by your teacher, design and make stickers to be mounted where resources are being used. Your stickers can use slogans, cartoons, short poems, and/or messages to remind people to conserve. Try to choose those resources that your family or students in school need to conserve most.


LET THE SUN SHINE IN!

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Evaluator's Final Checklist

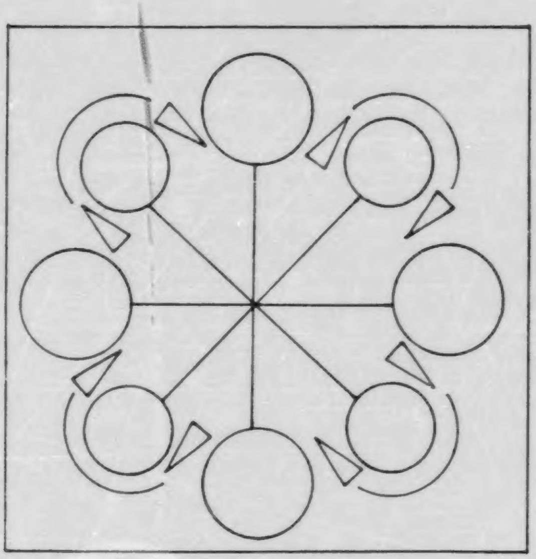
SAVING RESOURCES AT HOME

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly described 2 ways to save each resource in the home (4 resources).	( )	( )	( )
2. Correctly identified resources being used in the case study.	( )	( )	( )
Correctly described 10 practices in the case study which wasted resources.	( )	( )	( )
Correctly listed one way to prevent waste for each of 5 of the wasteful practices listed above.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ARRANGING FOR ALTERATIONS AND SEWING SERVICES



INTRODUCTION

Finding a qualified person to do clothing alterations, repairs, and tailoring takes much personal searching. One way to find such a person is by hearing from previous customers who have been satisfied with the work. In this module you will learn how to arrange for alterations and sewing services by hiring a seamstress or tailor.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to determine what clothing alterations need to be done in a given situation and to select sewing services to make the alterations.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate yur performance using the Evaulator's Final Checklist, ARRANGING FOR ALTERATIONS AND SEWING SERVICES.

LEARNING ACTIVITIES

1. SELECT 1 item in your wardrobe which needs to be altered or repaired. LIST the kind of work which needs to be done,

   and/or ______________________________.

2. ASK people who have had sewing work done how much they paid for various kinds of work. DECIDE how much money you can afford to spend for your work,

   and/or ______________________________.

3. LIST all available tailors, seamstresses or other businesses that do sewing work for individuals and are listed in the telephone book,

   and/or ______________________________.

4. ASK friends, dry cleaners, dress shops, and men's clothing businesses who does alterations and repairs for them. ADD any new names to your list. ASK for recommendations of people who do the best work,

   and/or ______________________________.

5. INTERVIEW the people on your list about their prices, kind of work they do, quality of work and how long it would take to do the alterations or repairs you need done,

   and/or ______________________________.

6. COMPARE the information you have been given from the different seamstresses, businesses, or tailors in Activity 5. Select the one you think would be the best choice for the work you need done,

   and/or ______________________________.

7. COMPLETE Student Self-Check, FINDING A SEAMSTRESS, TAILORING OR BUSINESS.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Self-Check
FINDING A SEAMSTRESS, TAILOR OR BUSINESS

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. Where would you find a list of tailor shops?

2. Why would dress shops be a good source of information on seamstresses?

3. When should you discuss fees with a tailor or seamstress?

4. Which would you find most often in a men's clothing store--tailors or seamstresses?

5. Would personal acquaintances be helpful in finding a qualified seamstress or tailor? Why?

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Evaluator's Final Checklist

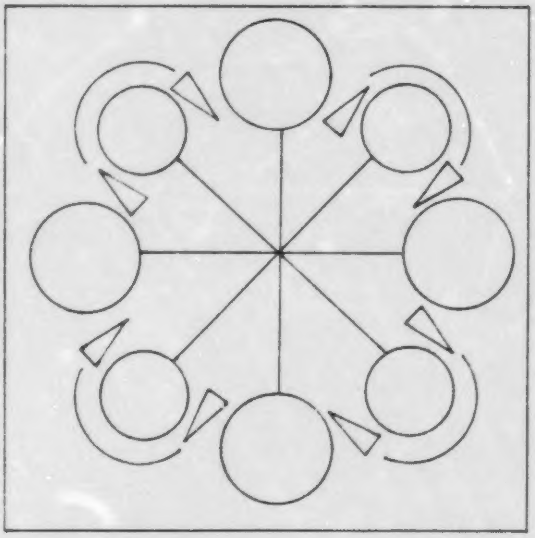
ARRANGING FOR ALTERATIONS AND SEWING SERVICES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately determined alterations from the case study which needed to be done.	( )	( )	( )
Listed accurately the seamstresses and businesses availble to do the alterations.	( )	( )	( )
Correctly compared charges for the work to be done, quality of work, and length of time required to do the work for each seamstress or business available.	( )	( )	( )
Selected the seamstress or business that would be the best choice to do the alterations according to the information given.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ARRANGING FOR CHILD CARE SERVICES



INTRODUCTION

In many families today both parents work away from home. The parent in single-parent families often works away from home. This makes it necessary for their small children to be placed in child care centers. When selecting a child care center, parents should look at several factors. The center chosen should meet the needs of the family. In this module you will learn how to choose a child care center.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select a child care center that will meet the needs of a given child and the family.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaulator's Final Checklist, ARRANGING FOR CHILD CARE SERVICES.

LEARNING ACTIVITIES

1. READ Student Information, CHILD CARE CENTERS: SERVICES AND RESPONSIBILITIES,

   and/or ______________________.

2. VIEW a filmstrip about the development of day care centers provided by your instructor,

   and/or ______________________.

3. OBSERVE local child care centers to learn about their responsibilities, services, and beliefs. COMPLETE an observation form before leaving the child care centers using the form listed on Student, Information OBSERVATION FORM,

   and/or ______________________.

4. DISCUSS the questions listed in Student Information, SUGGESTED AREAS OF THE DAY CARE CENTER, in a small group of students. REPORT your answers to the whole class,

   and/or ____________________________.

5. COMPLETE Student Self-Check, DAY CARE CENTERS.

6. SELECT a day care center from those you visited for someone you know. It may be someone in your family or a neighbor or friend. WRITE a report summarizing your reasons for your choice. HAND IN the report to your instructor,

   and/or ____________________________.

7. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

CHILD CARE CENTERS: SERVICES AND RESPONSIBILITIES

Keep these factors in mind when you are looking at a day care center.

1. The facility should be clean, well-ventilated, well-lighted, heated, and safe.
2. The water supply and sanitation should meet health standards.
3. Household supplies, drugs and dangerous tools should be out of reach of the children.
4. Naps should be provided for preschoolers who are at the center more than 5 hours.
5. Each child should have a separate bed.
6. Simple play equipment suitable for the child's age and needs should be furnished.
7. Outdoor play areas should include both sunny and shady areas.
8. Outdoor space should be safe for active play.
9. There should be a place for sick children that is separate.
10. Food should be prepared using safe health practices.
11. Personnel should be in good health.
12. The center should provide both active and quiet play, both indoors and out, and there should be an opportunity for mental, social, emotional and physical growth.
13. Each child should have a physical examination before being accepted into the center to be sure the child is free of contagious diseases.

Day care centers may range in size from a residential home to a large commercial enterprise covering many estates. Nonprofit day care centers are supported by tax money and are often located in housing projects for low income families.

The day care center may also be operated as a privately owned business. Centers can serve between 20 and 100 children.

Some day care centers which operate in private homes need special equipment. This type of center usually takes care of a small number of children and has only 1 or 2 people working.

All private centers must make a profit. They must budget carefully to give good care. The total fee paid for a child may range from $15 to $25 depending on operating costs.

The programs, facilities, equipment, and materials in the center must create a stimulating environment and an emotionally comfortable atmosphere for each child.

Book shelves, coat hooks, table and chairs, and storage for toys and equipment should all be child size. They must be well-built and safe.

There should be experiences with art, music, books, and group play. There should be activities to develop motor and communication skills. The program should help the child develop a positive self-concept.

The center should be open during the time the parents need to be away from home. If a child is handicapped, the parents will need to choose a center that can care for the child's special needs. If a child needs medication, the center should be efficient enough to schedule giving medication to the child.

In general, the child care center should include these services.

1. Provide for each child's needs.
2. Center around the community needs.
3. Provide transportation to and from the center.
4. Provide clear communication between the family and the center.
5. Provide for family involvement in the center's activities.
6. Provide for some type of education as part of the center's program.

These are the basic responsibilites of the child care center.

1. To educate the child.
2. To provide any meals needed.
3. To include necessary medical tests.
4. To provide one adult for every 5 children.
5. To provide "hands-on" experiences for the child as well as to give assistance from adults.

Student Information

SUGGESTED AREAS OF THE DAY CARE CENTER

1. What must any day care center provide for children? What are some additional attractions of day care centers?

2. Why must the needs of the child, family, and community play a big part in the planning and development of a day care center?

3. What type of relationship must the day care center have with the child? Family? Community? Why?

4. Does the center provide transportation or do the parents need to furnish this?

OBSERVATION FORM

Complete an observation form similar to the one below. Make arrangements with the adults in charge to visit the center and speak with them when you get there.

Name ______________________ Date ______________________

Name of Center ______________________

Name of adult in charge ______________________

Number of children present ________ Number of adults present ________

Time of observation ______________________

Draw a floor plan of the room you are visiting.

List some of the materials and equipment in the room. ______________________

____

How many people work at the center? What do they do? What kind of training have they had for the job? ______________________

Where does the center get its money to operate? ______________________

Are the children charged a fee to attend the center? How much? ____________

____

What are the center's hours? Is the center open all year? ______________

____

What do you like least about the center? ______________________

____

What do you like best about the center? ______________________

____

Describe the children you see (age, health, play habits, etc.). ______________

____

What activities did you see carried out at the center? ______________________

____

What are the center's policies on daily care of the children of various ages?

____

What are the center's policies on discipline? ______________________________

____

Other comments: ____

____

____

Student Self-Check

DAY CARE CENTERS

Directions: In the following situation, list the needs of the child to be met by the day care center. Decide where there might be an exception to the need. Check your answers with your instructor. Determine where you made good choices.

Mr. and Mrs. Morris have a 4-year-old daughter. Both adults have decided to work to keep their family income stable. Because of this family management change, their daughter Christy must attend a day care center. Christy is a very mature 4-year-old, but sometimes she becomes bored with "normal" everyday activities. She loves to keep busy painting.

Christy has a small hearing problem and need to wear a hearing aid when in a busy, noisy room. The Morrises plan on leaving Christy at the day care center from 7:00 a.m. to 3:00 p.m., when Mrs. Morris is finished work. The Morrises only have one car for getting to work. They must drive through a busy city to get to their work locations.

What type of day care center must the Morrises choose for Christy? What are the needs of the family?

Evaluator's Final Checklist

ARRANGING FOR CHILD CARE SERVICES

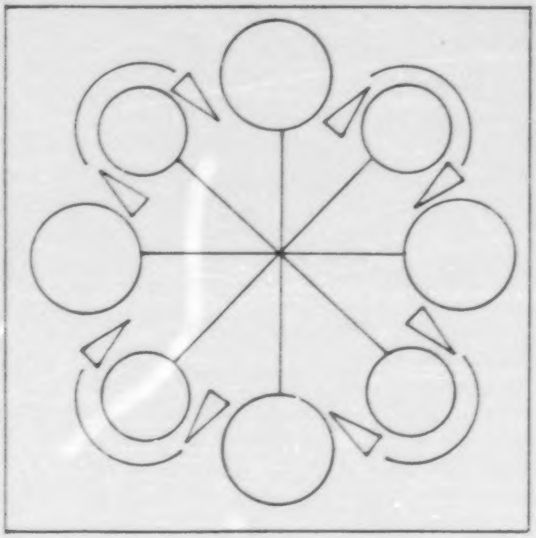
Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a day care center based on:			
the family's needs.	( )	( )	( )
the child's needs.	( )	( )	( )
the center's available services.	( )	( )	( )
the center's responsibility to the child and to the family.	( )	( )	( )

Module MFE-71

MANAGEMENT AND FAMILY ECONOMICS

HIRING A DOCTOR OR LAWYER



INTRODUCTION

Knowing when you need the professional services of a doctor or lawyer and how to get them can be a problem. If you move to a new town or don't use a doctor or attorney often, how do you go about finding one when you need him/her? In this module you will learn how to arrange for the professional services of a doctor or lawyer.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select a lawyer or a doctor for a given situation to meet a specific need and budget limitations.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, HIRING A DOCTOR OR LAWYER.

LEARNING ACTIVITIES

1. READ Student Information, SELECTING A PROFESSIONAL. DISCUSS in class,

   and/or ______________________________.

2. READ about selecting an attorney in **The New Consumer Survival Kit,** pages 333-338. ROLE PLAY the situation described on page 336 with another student,

   and/or ______________________________.

3. TALK to several people about doctors and lawyers they have hired. ASK how they chose the ones they hired, how satisfied they were with the results, and how much they had to pay for the services they got. ASK if they would recommend the doctors and lawyers they hired to other people,

   and/or __________________________.

4. LIST professionals from the telephone directory. VISIT the local Legal Aid Society. ASK about references, license, fees, office hours, location, and qualifications for clients,

   and/or __________________________.

5. HEAR an attorney discuss services available in the community. HEAR a doctor discuss medical services available in the community,

   and/or __________________________.

6. COMPLETE Student Self-Check, HIRING A DOCTOR OR LAWYER.

7. SELECT a family attorney and a family doctor from the information you have collected,

   and/or __________________________.

8. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

SELECTING A PROFESSIONAL

Doctors and attorneys come in as wide a range of personalities as the rest of us. Some are completely honest; others are crooks. The most important asset in an attorney or doctor is the ability to do the job you are hiring him/her for.

The first step in hiring a professional is to find recommendations. These can come from friends and acquaintances who have had similar problems and gotten satisfactory service, from nearby law or medical schools, from unions if you belong to one, or from published directories. For lawyers, a directory called **Martindale-Hubbell** is published in most big cities. In this directory lawyers are listed alphabetically and by specialty, like patent attorneys, estate attorneys, and corporate attorneys. Local bar and medical associations can refer you to lawyers and doctors. Because of a recent court ruling, lawyers can now advertise. The yellow pages of the phone directory will contain listings of doctors and lawyers.

When you have some names of doctors or attorneys, interview 2 or 3 for whom you have recommendations. You are not required to hire them and they are not required to take you as a client. Most of them won't charge you a fee for an interview if you tell them you are trying to hire someone and not trying to discuss the whole case or problem. In your interview find out what the professional's experience in the field is and the results of his/her cases or work. Find out what he/she thinks of your chances for a favorable outcome to your case or medical problem. Learn what steps the attorney or doctor would take in handling your case and how long it might take. Find out what his/her fees are and how quickly he/she will act, especially for an attorney.

Legal Fees

How much each case costs may vary slightly depending on the fee rates the lawyer uses. Many attorneys charge a set fee for a service, especially for types of legal services that take a predictable amount of time. Examples of these are wills, tax returns, and incorporations. If the attorney is not sure of the amount of time involved, he/she will charge an hourly rate. This will vary according to the type of work involved, the background or experience of the attorney, and where the attorney lives. Rates may vary from $30 an hour in a small town to $75 in the city. Some trial attorneys and corporate attorneys charge $150 an hour. You should find out how many hours the lawyer estimates your case will take, and if there are other charges you will need to pay such as research or phone calls.

Sometimes a lawyer will represent you on a contingency basis, where he/she will collect a percentage of the money you receive. These are often used in personal-injury cases where you may get a large amount of money from a jury. The lawyer may get a small down payment in the beginning.

The attorney may charge you for the costs of filing suit, such as court charges, filing fees, and clerical fees. He/she may charge for long-distance phone calls and for extra people hired to work on your case, if it is a large one.

Recently there has been rapid growth in legal clinics. Most of these clinics take low-income clients. They usually handle simple cases like divorce, adoption, house sales, and wills. Sometimes unions will charge you a fee each month and will arrange for legal help through the reduced-fee group that gives breaks on the prices to the people in the group.

Many people are unsure when they should have a lawyer. This depends on you and how well you think you can handle things. There are times when everyone needs a lawyer and times when you may be able to get along without one. Several problems that require an attorney are criminal cases, adoption, a contested divorce, real estate transactions, and a civil suit. For simple wills and probate matters, you may be able to handle it yourself, but for complex cases, get an attorney. If you get a speeding ticket, get a lawyer on the second offense. You may be able to handle small claims suits and no fault divorce yourself.

When dealing with an attorney, be sure to explain your case so that he/she can understand you completely. You might be able to do some of the research and save money. Be sure to stay cool about your case. This saves time and money and helps the attorney work better.

Medical Fees

Many employers have group insurance for their employees. With this you pay a certain fee each month. Your employer pays a certain amount also. These may be major medical which will pay all medical bills including trips to the doctor, or a part of all medical bills. They may cover just hospital and surgical fees.

It is wise to have a general practitioner for you and your family. This doctor has a general training in medicine. If you have a condition or problem requiring the services of a specialist, he/she will send you to one qualified to deal with your particular problem.

Remember, when selecting a professional, be frank about asking about fees, work done in the past, background of the person, how he/she feels about your case, and how long it will take. Hire a doctor or lawyer as you would an employee who works for you. If the doctor or lawyer is a good one he/she will appreciate the way you go about hiring a professional.

Student Self-Check

HIRING A DOCTOR OR LAWYER

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. Where would you find a complete list of lawyers in your area?
2. All lawyers licensed to practice law in a state are members of what association?
3. Is it proper to discuss fees with a lawyer? When?
4. List the 4 types of lawyer's fees.
5. Are lawyers allowed to advertise?

Evaluator's Final Checklist

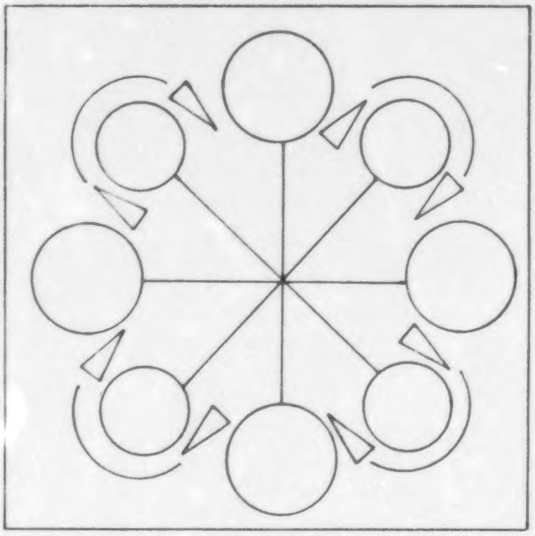
HIRING A DOCTOR OR LAWYER

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Located professional services available for the need described in the case study.	( )	( )	( )
Compared the services available according to fees, services provided, ability to handle problem described in the case study, etc.	( )	( )	( )
Correctly selected the professional that best meets the need described in the case study.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ARRANGING FOR REPAIR OF APPLIANCES AND UTILITIES



INTRODUCTION

Nearly everybody today uses small appliances and utilities of some kind. With people budgeting their money more and the cost of living so high, it is necessary to have small appliances and utilities repaired instead of throwing them away. In this module you will learn to arrange for the repair of an appliance based on specific information and within a given budget.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to make arrangements for the repair of a small appliance so that it will work.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaultor's Final Checklist, ARRANGING FOR REPAIR OF APPLIANCES AND UTILITIES.

LEARNING ACTIVITIES

1. READ Student Information, UNDERSTANDING WARRANTIES AND GUARANTEES,

   and/or ____________________________.

2. READ sample warranties and guarantees of small appliances provided by your instructor. LIST the important features of the warranties and guarantees. DISCUSS the list with classmates,

   and/or ____________________________.

3. INTERVIEW the managers of 3 department stores about their policies and beliefs concerning guarantees and warranties,

   and/or ____________________________.

4. REPORT the results of interviews in Activity 3 to your classmates,

   and/or ____________________.

5. Complete Student Self-Check, GUARANTEES AND WARRANTIES.

6. DISCUSS the questions listed in Student Information, DISCUSSION GUIDE ON SMALL APPLIANCE REPAIR, in a small or large group of students,

   and/or ____________________.

7. READ the section on repair services in the telephone directory and LIST the repair services of small appliances available to you locally,

   and/or ____________________.

8. CONTACT repair centers and DECIDE which center will provide you with the most efficient work, given a sample repair problem provided by your instructor,

   and/or ____________________.

9. PLAN AND CARRY OUT an FHA/HERO activity concerning appliance repairs such as planning a community information center dealing with small appliance repair information, guarantees, warranties, and local services available,

   and/or ____________________.

10. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

UNDERSTANDING WARRANTIES AND GUARANTEES

Small appliances come with warranty or guarantee cards or papers. These help to protect you, the consumer, if something goes wrong with the appliance.

A warranty or guarantee tells you what a manufacturer or seller will do about repairs, replacement, or refund if a product does not perform as it is expected to do. The terms warranty and guarantee can be used in place of each other.

Written warranties are furnished with many products. If a product does not have a written warranty it has an implied warranty. This means that a buyer can expect any product to be reasonably fit for the purpose for which you bought it, if the product has not been used incorrectly and maintained properly.

Written warranties are required for products that cost more than $15. Written warranties must furnish some basic information.

1. The name and address of the seller
2. Who is covered and for what
3. A step-by-step description of the procedure for getting the warranty honored
4. A statement of the length of time covered by the warranty
5. An owner registration card, if it is needed

Student Information

DISCUSSION GUIDE ON SMALL APPLIANCE REPAIR

1. What are the first steps to take in repairing a small appliance?

2. Should a small appliance be repaired if it will cost more than what the appliance is worth? Why or why not?

3. Should a person try to repair a small appliance? What could happen?

4. There are certain steps to take when caring for a small appliance. List these steps.

5. When service is required to repair a small appliance, what must the consumer do?

6. Certain parts of appliances can be repaired for a small amount of money. How would a person begin to choose a service department for the appliance?

7. All appliances come with an owner's manual. What parts of the manual will help you keep a small appliance in good working condition? List these.

8. Read several warranties and compare them with each other. Which ones provide better service?

9. Should a warranty guarantee your money back? Check sample warranties to see if they do.

10. Choose one warranty and state in your own words what the warranty guarantees.

Student Self-Check

GUARANTEES AND WARRANTIES

Directions: Read the following warranty. Decide what the warranty guarantees for you and what you need to do to receive this service.

WARRANTY

If your Brand X automatic dishwasher fails to operate because of a manufacturing defect within one year from the date of original purchase, Brand X Company will repair the product at no charge to you. Both parts and service labor are included.

This warranty applies to products purchased and retained for home use within the 50 states of the United States of America and the District of Columbia regardless of whether or not you move. Free service labor includes service in the home except in Alaska and Hawaii where it includes free service in any Brand X shop but does not cover transportation or travel to or from your home.

This warranty does not cover damage by accident, misuse, fire, flood, acts of Gods, natural disasters, war, civil disorders or other causes beyond our control.

Service will be provided by our factory service or by one of our franchised service stores and can be arranged by telephone. Look us up in the Yellow Pages, or write to Brand X Company at the address given below.

Brand X Company
Anytown, Missouri 27845

Evaluator's Final Checklist

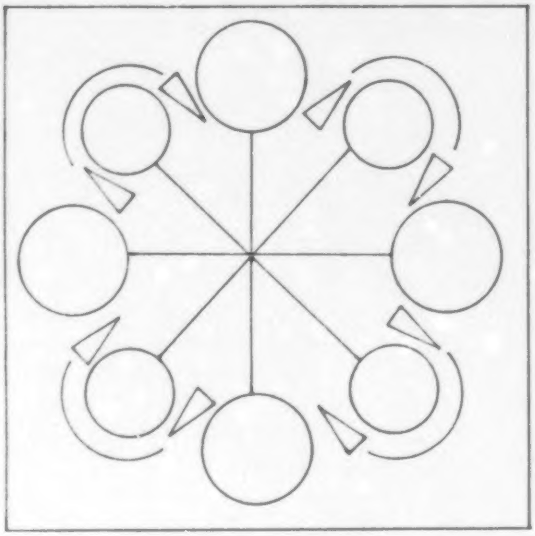
ARRANGING FOR REPAIR OF APPLIANCES AND UTILITIES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Showed evidence of thorough examination of the warranty, appliance instructions, and repair service centers available.	( )	( )	( )
2. Selected the best choice for the appliance repair service based on the information available.	( )	( )	( )

MANAGEMENT AND FAMILY ECONOMICS

ARRANGING FOR PEST CONTROL AND YARD CARE SERVICES



INTRODUCTION

There are times when you need the help of people who have special skills and knowledge. You will be buying their services. Some of these are doctors, dentist, lawyers, mechanics, seamstresses, and child care workers. Two other services that you might need are pest control and yard care services. In this module you will learn how to select and arrange for service for pest control and yard care.

Read the Objective. If you feel that you are already able to perform the task, read the Check-Out Activities. Then either arrange with your instructor to do the Check-Out Activities, OR read the Learning Activities in this module. Go through the activities you need to complete in order to perform the task.

OBJECTIVE

When you finish this module, you will be able to select pest control services and yard care service.

CHECK-OUT ACTIVITIES

The following directions explain the activities you must complete in order to finish this module. After you go through the activities, your instructor will rate your performance using the Evaluator's Final Checklist, ARRANGING FOR PEST CONTROL AND YARD CARE SERVICES.

LEARNING ACTIVITIES

1. READ Student Information, PEST CONTROL AND YARD CARE. DISCUSS in class,

   and/or ______________________________.

2. INTERVIEW neighbors, friends, or other acquaintances to find out what they do about household pests and yard care. If they hire these services, ask for recommendations,

   and/or ______________________________.

3. Using the telephone directory, LOCATE the available pest control and yard care services in your community. CALL or VISIT 2 or 3 of these that were recommended in Activity 2. ASK about their services using a checklist that your class has developed,

   and/or ______________________________.

4. COMPLETE Student Self-Check, PEST CONTROL AND YARD CARE SERVICES.

5. ROLE PLAY with another classmate a situation in which you are hiring a person to do yard care,

   and/or ______________________.

6. ARRANGE with your instructor to complete this module by going through the CHECK-OUT ACTIVITIES.

Student Information

PEST CONTROL AND YARD CARE

Nobody likes the pests that get into the house. They carry germs and may ruin clothing. Some examples of pests are flies, roaches, mosquitoes, ants, mice, rats, bedbugs, spiders, and moths. It is important to keep the house clean since pests need food to live and places to hide. It is especially important that food and dirty dished are cleaned up. Get rid of garbage, bits of food, and other wastes that pests like to eat. When you are shopping, make sure that there are not broken boxes of food that could carry pests into your home. Close up holes around the house where pests could get in. Sometimes it is necessary to use special chemical products called pesticides to kill insects and pests. Pesticides are sprays, liquid, wax, powder, or poison bait and can be dangerous. It is important to read and follow the directions carefully and keep these products in a safe place, away from children.

Sometimes when pesticides do not work, it is necessary to call in a pest control specialist called an exterminator. This is especially true in warm climates where a professional exterminating service may be the only effective way of controlling household pests.

How do you find an exterminator? One of the best ways is to get recommendations from people who have used them. You can ask neighbors who have had satisfactory service. You can ask people with whom you work. The telephone directory will also list the available services in your community.

When you find the available services in your community, compare them. Find out how much they charge, how available they are with regard to time, and ask for references that you can check out. Ask about their service contract. Many exterminators will exterminate your house on the first visit, and then will come back at regular intervals to re-exterminate or update the extermination. You pay an initial fee and a set amount for the follow-up visits.

After you have compared the exterminators in your community, select the one that bests fits your budget and needs.

Yard Care Service

Families live in many kinds of homes--in cities, on farms, in the country and in the suburbs. Some rent homes, some own homes. In some situations, family members take care of the outside work themselves. In others, a person is hired to care for the outside of the home area. Whatever the situation, the neatness and safety of the outside of the home should be important to each family. A clean, well-cared-for look gives people their first impression of your family and home. Besides neatness, yards and plants require regular care. Plant trimmings, leaves, and blossoms must be removed and grass cuttings must be swept or raked up and used for mulch or discarded.

If it is necessary for you or your family to hire someone to do the work outside your home, how do you find someone? As with pest control services, the first place to start is with friends, neighbors and coworkers. Ask them who they use and would recommend. Look through the telephone directory for names of people who do this kind of work. Often high school or college students are available for summer work. They may advertise through bulletin boards at laundromats or supermarkets or in the classified section of your newspaper.

When you have a few names to call from the sources above, call or interview them. Some things to ask are How much they charge? What kinds of work are they willing to do? How available are they in terms of time? What references do they have? Will they bring their own equipment like lawn mowers, clippers, etc.? How long will they be willing to work--for the summer or year round? Will you want them just to mow a yard? Will you want them to mow and trim? Will there be other work like gardening and cleaning leaves and trash from the yard?

When you have compared the services that are available, choose the one that best meets your needs and budget.

Student Self-Check

PEST CONTROL AND YARD CARE SERVICES

Directions: On a separate sheet of paper, answer the following questions. Check your answers with your instructor.

1. List 4 factors to consider when hiring someone to do pest control on yard care work.
2. How can you find an exterminator?
3. How can you find a person to do yard work?
4. What is another name for a pest control person?

Evaluator's Final Checklist

ARRANGING FOR PEST CONTROL AND YARD CARE SERVICES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected best pest control and yard care services available.	( )	( )	( )
Used appropriate criteria for determining services available.	( )	( )	( )